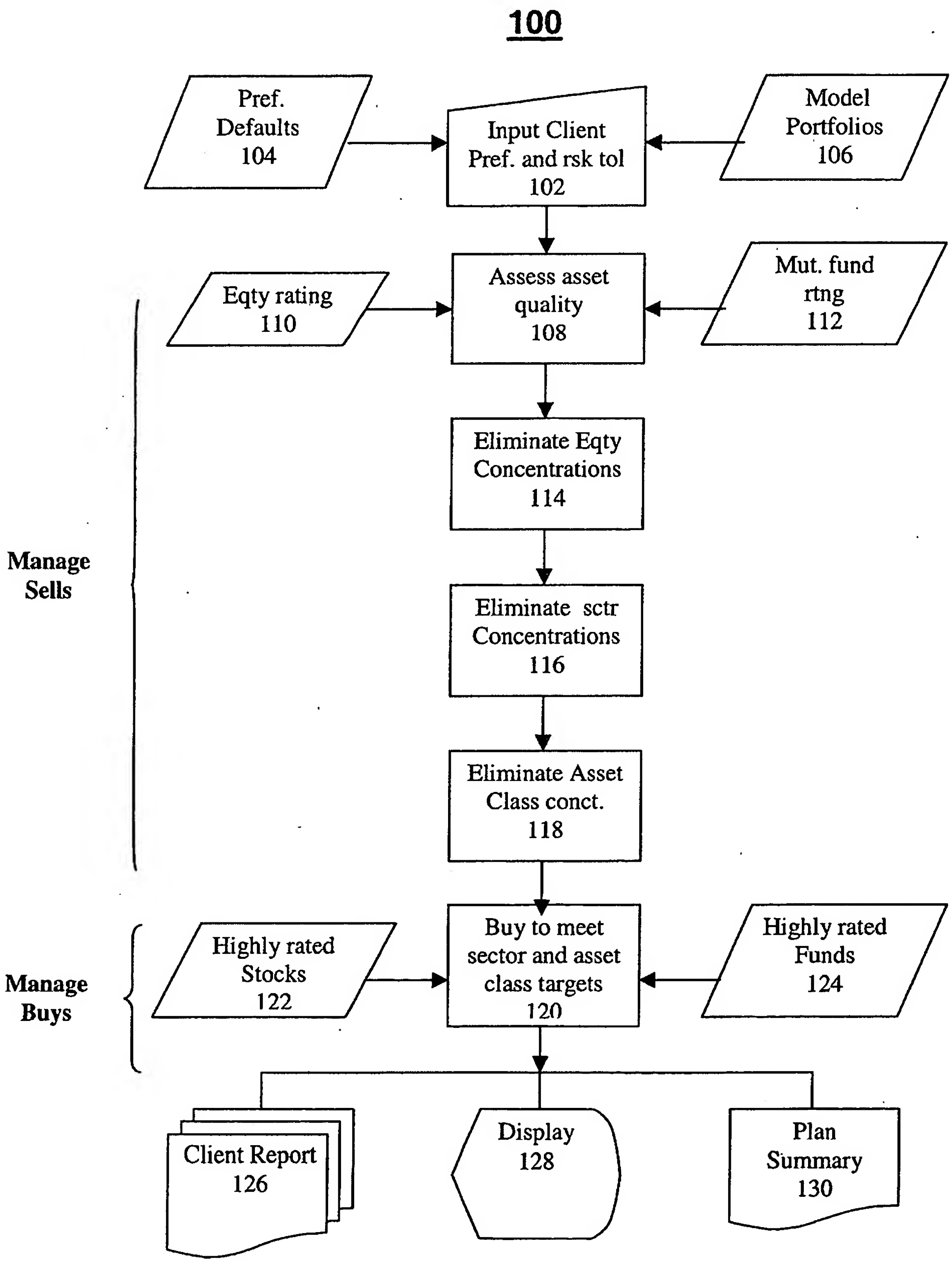
Fig. 1


100
Pref. Defaults 104
Input Client Pref. and rsk tol 102
Model Portfolios 106
Eqty rating 110
Assess asset quality 108
Mut. fund rtng 112
Manage Sells
Eliminate Eqty Concentrations 114
Eliminate sctr Concentrations 116
Eliminate Asset Class conct. 118
Manage Buys
Highly rated Stocks 122
Buy to meet sector and asset class targets 120
Highly rated Funds 124
Client Report 126
Display 128
Plan Summary 130

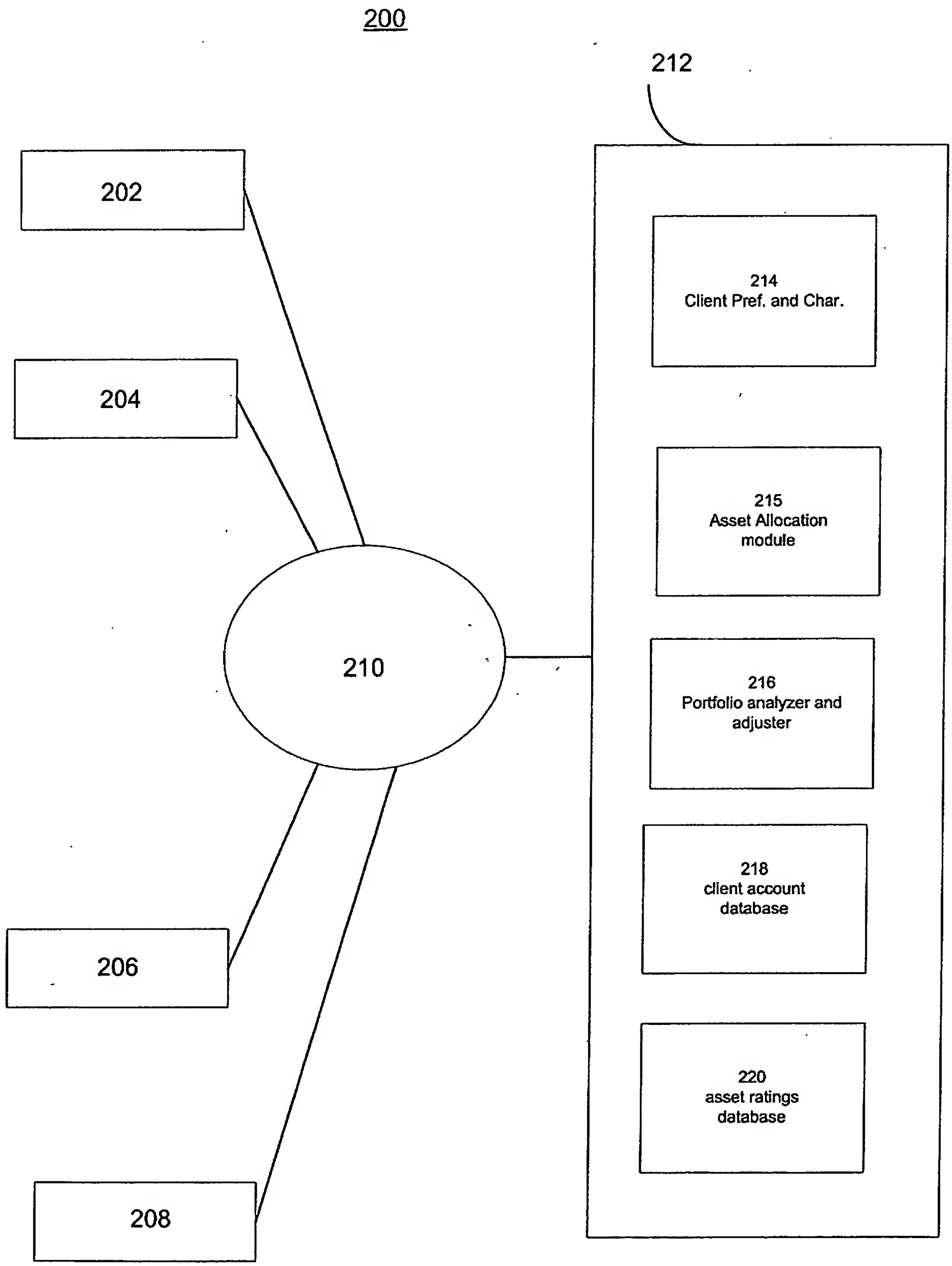

200
212
202
204
206
208
210
214
Client Pref. and Char.
215
Asset Allocation
module
216
Portfolio analyzer and
adjuster
218
client account
database
220
asset ratings
database

Fig. 2A

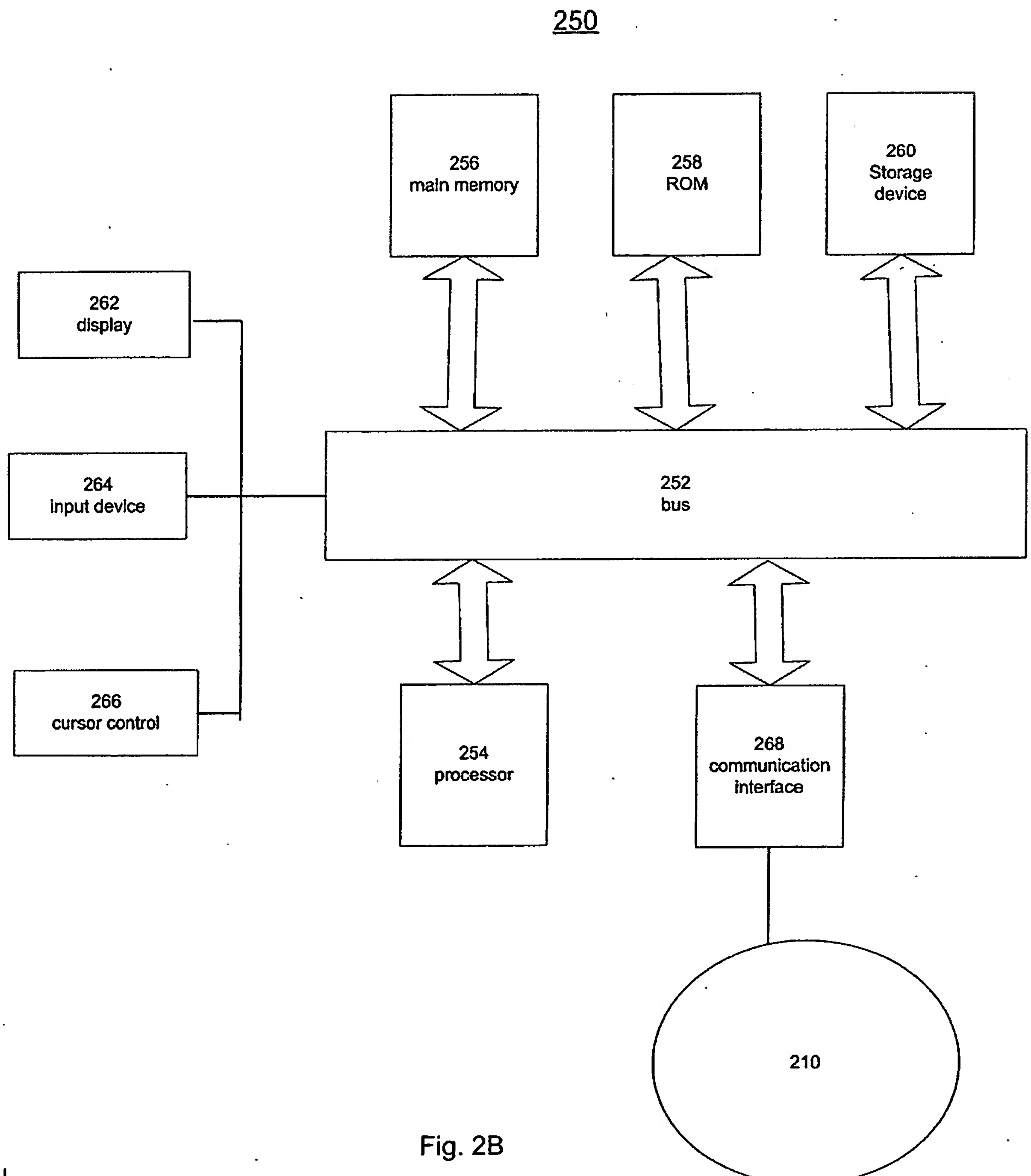

250
256
main memory
258
ROM
260
Storage
device
262
display
264
input device
252
bus
266
cursor control
254
processor
268
communication
interface
210

Fig. 2B

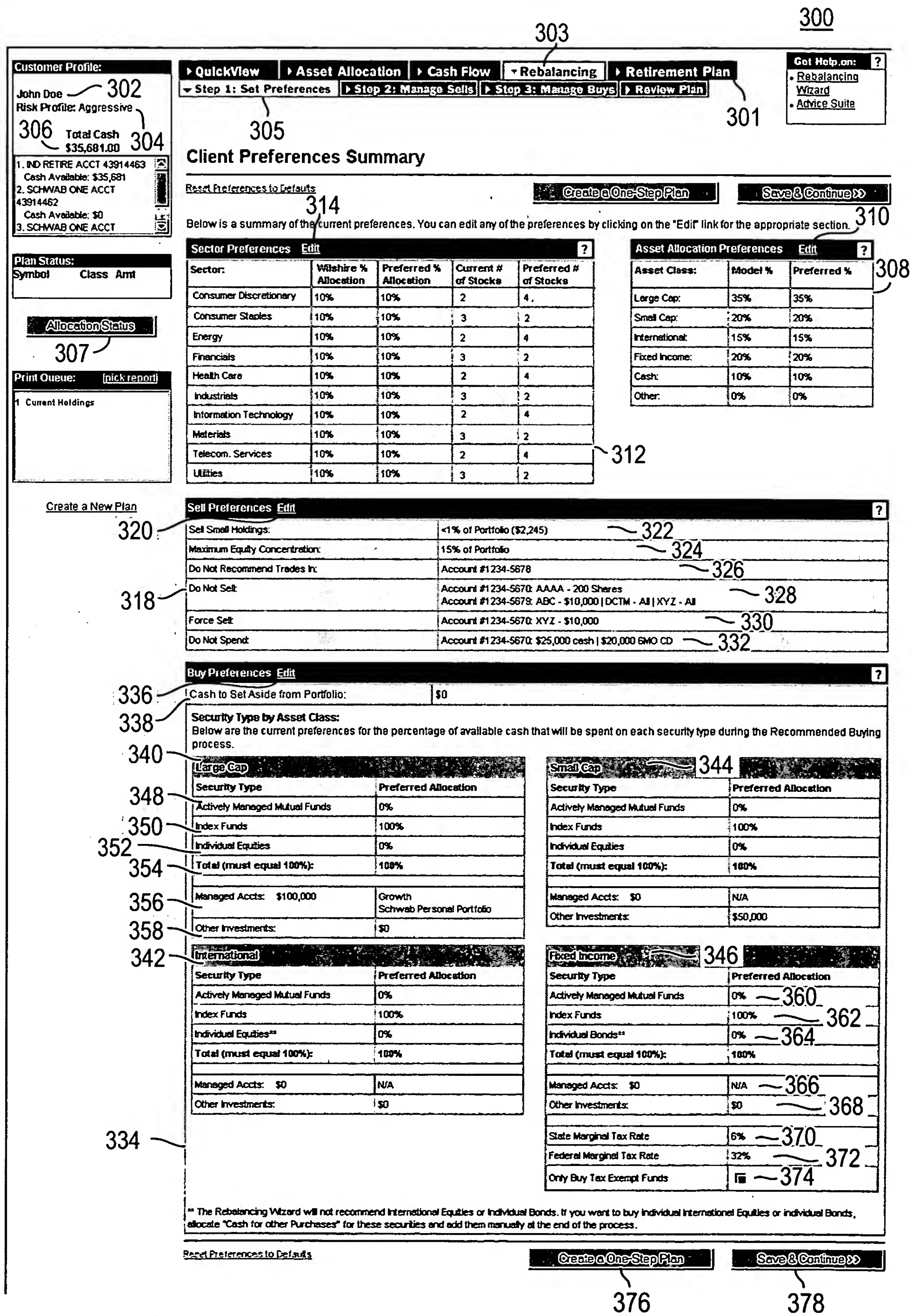

300
303
Customer Profile:
John Doe
302
Risk Profile: Aggressive
306
Total Cash
$35,681.00
304
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
305
301
Get Help on:
Rebalancing Wizard
Advice Suite
Client Preferences Summary
Reset Preferences to Defaults
Create a One-Step Plan
Save & Continue >>
314
310
Below is a summary of the current preferences. You can edit any of the preferences by clicking on the "Edit" link for the appropriate section.
Plan Status:
Symbol Class Amt
Allocation Status
307
Print Queue: [pick report]
1 Current Holdings
Sector Preferences Edit
Sector: | Wilshire % Allocation | Preferred % Allocation | Current # of Stocks | Preferred # of Stocks
Consumer Discretionary | 10% | 10% | 2 | 4
Consumer Staples | 10% | 10% | 3 | 2
Energy | 10% | 10% | 2 | 4
Financials | 10% | 10% | 3 | 2
Health Care | 10% | 10% | 2 | 4
Industrials | 10% | 10% | 3 | 2
Information Technology | 10% | 10% | 2 | 4
Materials | 10% | 10% | 3 | 2
Telecom. Services | 10% | 10% | 2 | 4
Utilities | 10% | 10% | 3 | 2
312
Asset Allocation Preferences Edit
308
Asset Class: | Model % | Preferred %
Large Cap: | 35% | 35%
Small Cap: | 20% | 20%
International: | 15% | 15%
Fixed Income: | 20% | 20%
Cash: | 10% | 10%
Other: | 0% | 0%
Create a New Plan
320
Sell Preferences Edit
Sell Small Holdings: | <1% of Portfolio ($2,245)
322
Maximum Equity Concentration: | 15% of Portfolio
324
Do Not Recommend Trades In: | Account #1234-5678
326
318
Do Not Sell: | Account #1234-5670: AAAA - 200 Shares
Account #1234-5679: ABC - $10,000 | DCTM - All | XYZ - All
328
Force Sell: | Account #1234-5670: XYZ - $10,000
330
Do Not Spend: | Account #1234-5670: $25,000 cash | $20,000 6MO CD
332
Buy Preferences Edit
336
Cash to Set Aside from Portfolio: | $0
338
Security Type by Asset Class:
Below are the current preferences for the percentage of available cash that will be spent on each security type during the Recommended Buying process.
340
Large Cap
Security Type | Preferred Allocation
348
Actively Managed Mutual Funds | 0%
350
Index Funds | 100%
352
Individual Equities | 0%
354
Total (must equal 100%): | 100%
356
Managed Accts: $100,000 | Growth Schwab Personal Portfolio
358
Other Investments: | $0
344
Small Cap
Security Type | Preferred Allocation
Actively Managed Mutual Funds | 0%
Index Funds | 100%
Individual Equities | 0%
Total (must equal 100%): | 100%
Managed Accts: $0 | N/A
Other Investments: | $50,000
342
International
Security Type | Preferred Allocation
Actively Managed Mutual Funds | 0%
Index Funds | 100%
Individual Equities** | 0%
Total (must equal 100%): | 100%
Managed Accts: $0 | N/A
Other Investments: | $0
346
Fixed Income
Security Type | Preferred Allocation
Actively Managed Mutual Funds | 0%
360
Index Funds | 100%
362
Individual Bonds** | 0%
364
Total (must equal 100%): | 100%
Managed Accts: $0 | N/A
366
Other Investments: | $0
368
State Marginal Tax Rate | 6%
370
Federal Marginal Tax Rate | 32%
372
Only Buy Tax Exempt Funds
374
334
** The Rebalancing Wizard will not recommend International Equities or Individual Bonds. If you want to buy individual International Equities or Individual Bonds, allocate "Cash for other Purchases" for these securities and add them manually at the end of the process.
Reset Preferences to Defaults
Create a One-Step Plan
Save & Continue >>
376
378

FIG. 3

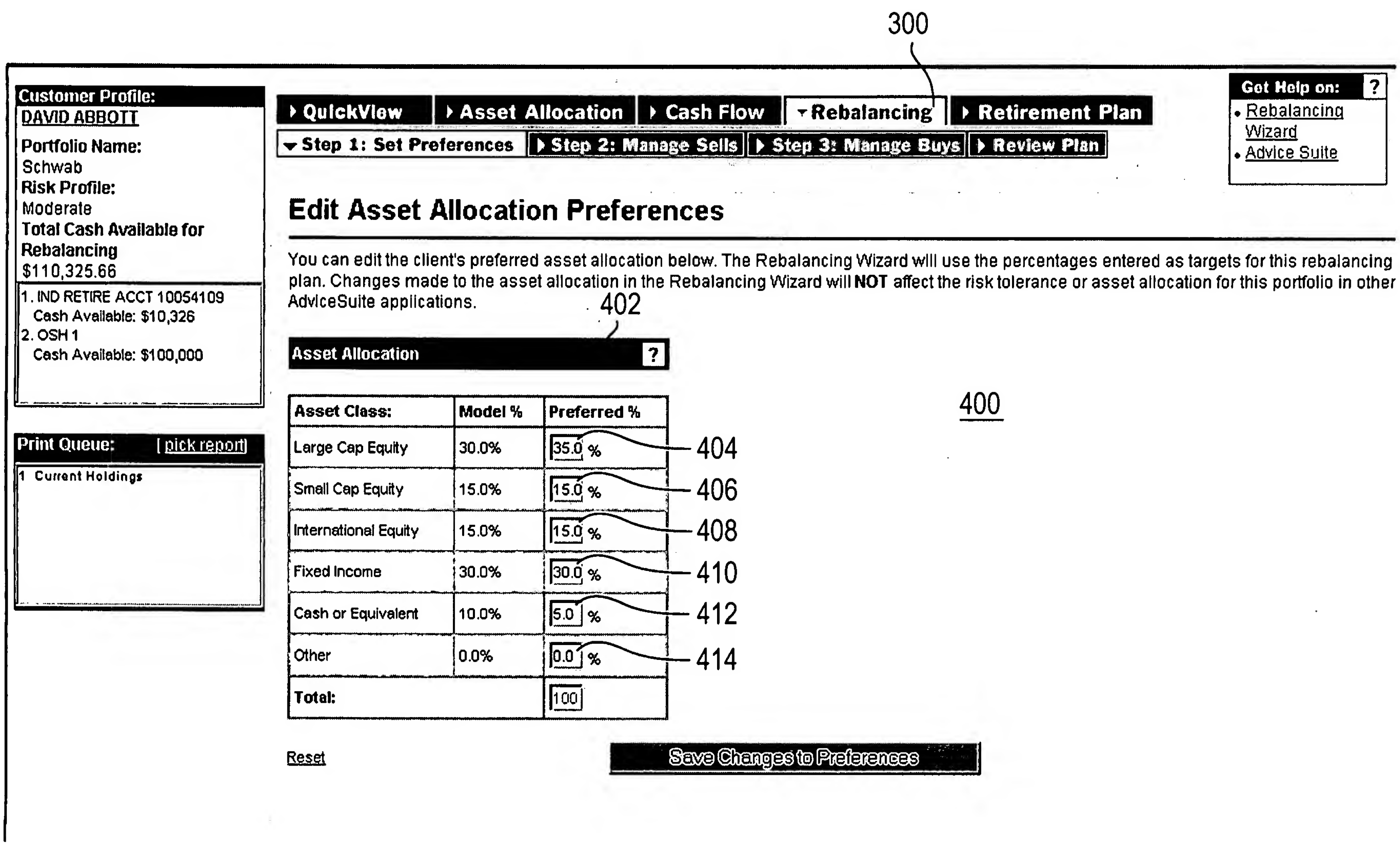

300
Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$110,325.66
1. IND RETIRE ACCT 10054109
Cash Available: $10,326
2. OSH 1
Cash Available: $100,000
Print Queue:
[pick report]
1 Current Holdings
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Got Help on:
?
Rebalancing Wizard
Advice Suite
Edit Asset Allocation Preferences
You can edit the client's preferred asset allocation below. The Rebalancing Wizard will use the percentages entered as targets for this rebalancing plan. Changes made to the asset allocation in the Rebalancing Wizard will NOT affect the risk tolerance or asset allocation for this portfolio in other AdviceSuite applications.
402
Asset Allocation
?
400
Asset Class:
Model %
Preferred %
Large Cap Equity 30.0% 35.0 %
404
Small Cap Equity 15.0% 15.0 %
406
International Equity 15.0% 15.0 %
408
Fixed Income 30.0% 30.0 %
410
Cash or Equivalent 10.0% 5.0 %
412
Other 0.0% 0.0 %
414
Total: 100
Reset
Save Changes to Preferences

FIG. 4A

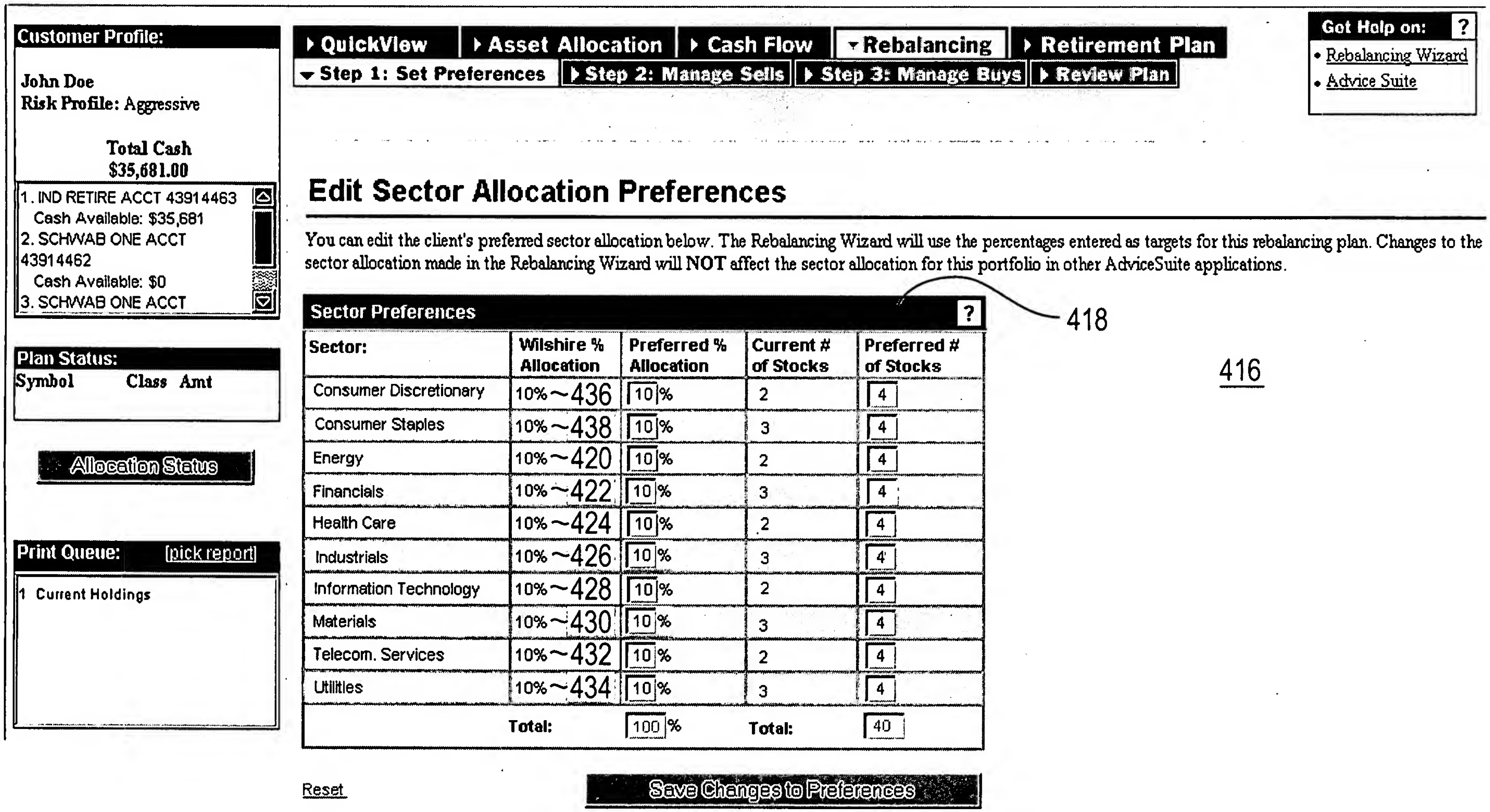

Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT
43914462
Cash Available: $0
3. SCHWAB ONE ACCT
Plan Status:
Symbol Class Amt
Allocation Status
Print Queue: [pick report]
1 Current Holdings
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Got Help on:
Rebalancing Wizard
Advice Suite
Edit Sector Allocation Preferences
You can edit the client's preferred sector allocation below. The Rebalancing Wizard will use the percentages entered as targets for this rebalancing plan. Changes to the sector allocation made in the Rebalancing Wizard will NOT affect the sector allocation for this portfolio in other AdviceSuite applications.
Sector Preferences
Sector: | Wilshire % Allocation | Preferred % Allocation | Current # of Stocks | Preferred # of Stocks
Consumer Discretionary | 10% 436 | 10 % | 2 | 4
Consumer Staples | 10% 438 | 10 % | 3 | 4
Energy | 10% 420 | 10 % | 2 | 4
Financials | 10% 422 | 10 % | 3 | 4
Health Care | 10% 424 | 10 % | 2 | 4
Industrials | 10% 426 | 10 % | 3 | 4
Information Technology | 10% 428 | 10 % | 2 | 4
Materials | 10% 430 | 10 % | 3 | 4
Telecom. Services | 10% 432 | 10 % | 2 | 4
Utilities | 10% 434 | 10 % | 3 | 4
Total: 100 % Total: 40
Reset
Save Changes to Preferences
418
416

FIG. 4B

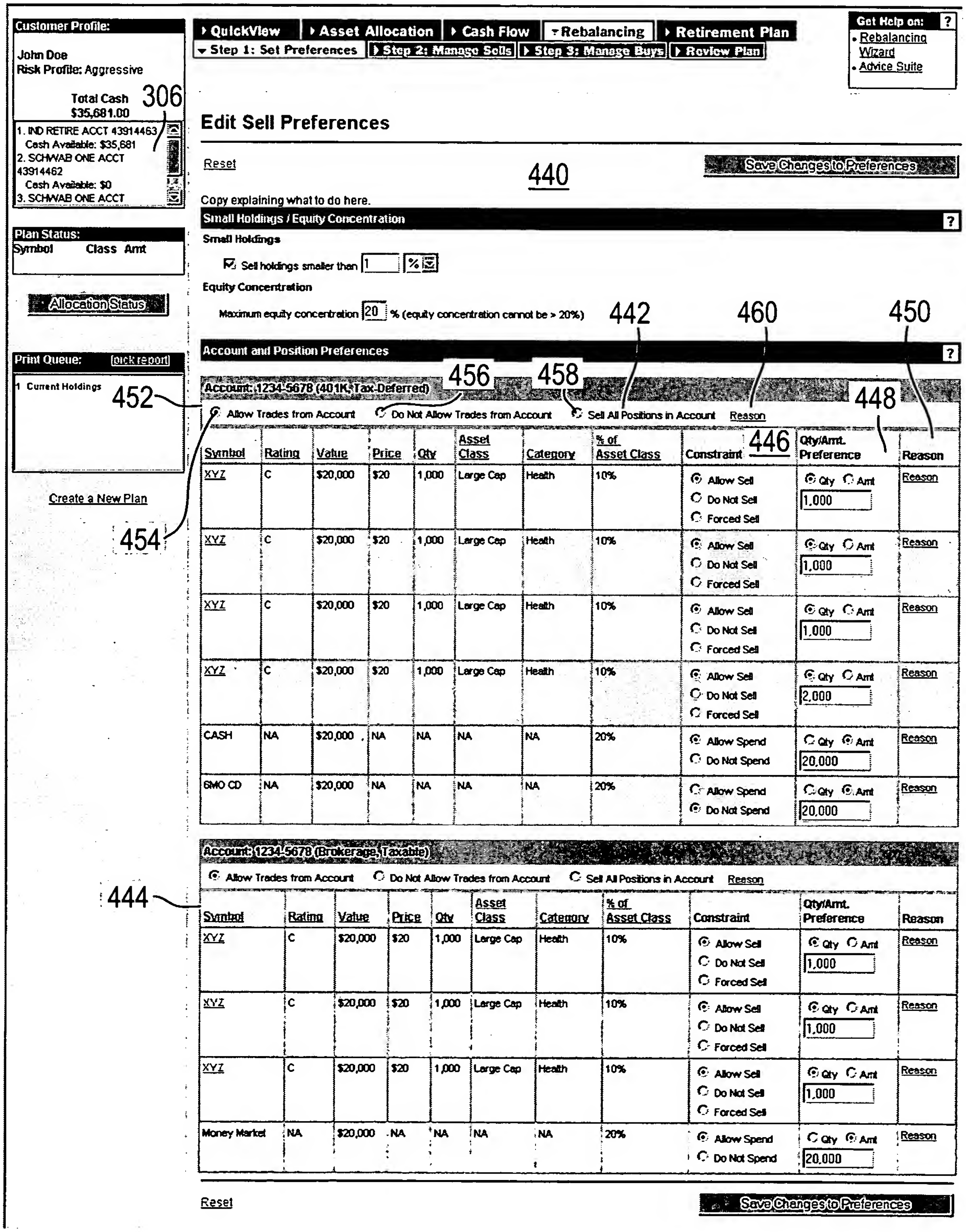

Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
306
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT
Plan Status:
Symbol Class Amt
Allocation Status
Print Queue: [pick report]
1 Current Holdings
452
Create a New Plan
454
444
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Edit Sell Preferences
Reset
440
Save Changes to Preferences
Copy explaining what to do here.
Small Holdings / Equity Concentration
Small Holdings
Sell holdings smaller than 1 %
Equity Concentration
Maximum equity concentration 20 % (equity concentration cannot be > 20%)
442
460
450
Account and Position Preferences
456
458
Account: 1234-5678 (401K, Tax-Deferred)
448
Allow Trades from Account
Do Not Allow Trades from Account
Sell All Positions in Account
Reason
446
Symbol Rating Value Price Qty Asset Class Category % of Asset Class Constraint Qty/Amt. Preference Reason
XYZ C $20,000 $20 1,000 Large Cap Health 10% Allow Sell Do Not Sell Forced Sell Qty Amt 1,000 Reason
XYZ C $20,000 $20 1,000 Large Cap Health 10% Allow Sell Do Not Sell Forced Sell Qty Amt 1,000 Reason
XYZ C $20,000 $20 1,000 Large Cap Health 10% Allow Sell Do Not Sell Forced Sell Qty Amt 1,000 Reason
XYZ C $20,000 $20 1,000 Large Cap Health 10% Allow Sell Do Not Sell Forced Sell Qty Amt 2,000 Reason
CASH NA $20,000 NA NA NA NA 20% Allow Spend Do Not Spend Qty Amt 20,000 Reason
6MO CD NA $20,000 NA NA NA NA 20% Allow Spend Do Not Spend Qty Amt 20,000 Reason
Account: 1234-5678 (Brokerage, Taxable)
Allow Trades from Account
Do Not Allow Trades from Account
Sell All Positions in Account
Reason
Symbol Rating Value Price Qty Asset Class Category % of Asset Class Constraint Qty/Amt. Preference Reason
XYZ C $20,000 $20 1,000 Large Cap Health 10% Allow Sell Do Not Sell Forced Sell Qty Amt 1,000 Reason
XYZ C $20,000 $20 1,000 Large Cap Health 10% Allow Sell Do Not Sell Forced Sell Qty Amt 1,000 Reason
XYZ C $20,000 $20 1,000 Large Cap Health 10% Allow Sell Do Not Sell Forced Sell Qty Amt 1,000 Reason
Money Market NA $20,000 NA NA NA NA 20% Allow Spend Do Not Spend Qty Amt 20,000 Reason
Reset
Save Changes to Preferences

FIG. 4C

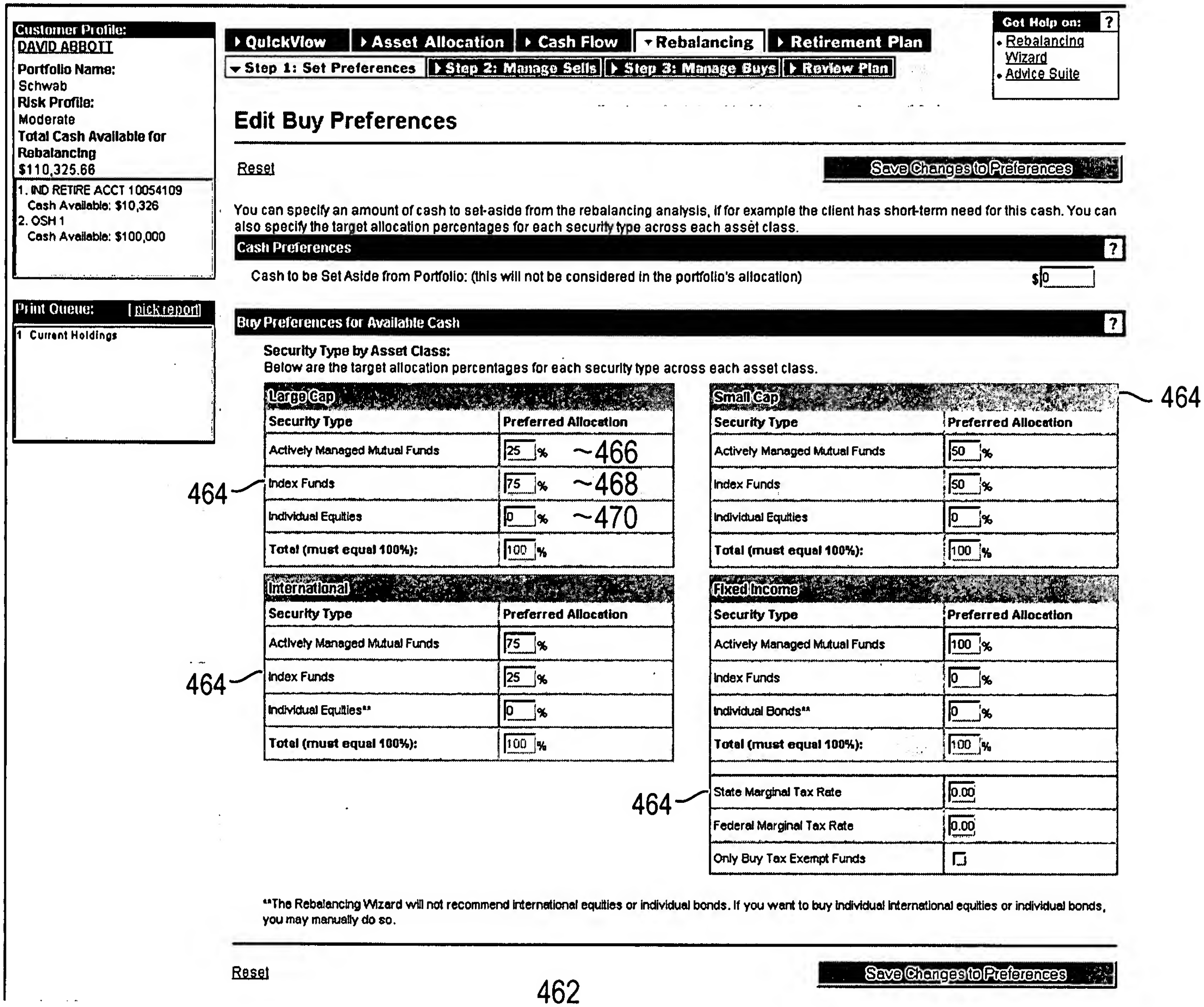

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$110,325.66
1. IND RETIRE ACCT 10054109
Cash Available: $10,326
2. OSH 1
Cash Available: $100,000
Print Queue: [pick report]
1 Current Holdings
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Edit Buy Preferences
Reset
Save Changes to Preferences
You can specify an amount of cash to set-aside from the rebalancing analysis, if for example the client has short-term need for this cash. You can also specify the target allocation percentages for each security type across each asset class.
Cash Preferences
Cash to be Set Aside from Portfolio: (this will not be considered in the portfolio's allocation)
$0
Buy Preferences for Available Cash
Security Type by Asset Class:
Below are the target allocation percentages for each security type across each asset class.
Large Cap
Security Type
Preferred Allocation
Actively Managed Mutual Funds
25 %
466
Index Funds
75 %
468
Individual Equities
0 %
470
Total (must equal 100%):
100 %
Small Cap
Security Type
Preferred Allocation
Actively Managed Mutual Funds
50 %
Index Funds
50 %
Individual Equities
0 %
Total (must equal 100%):
100 %
International
Security Type
Preferred Allocation
Actively Managed Mutual Funds
75 %
Index Funds
25 %
Individual Equities**
0 %
Total (must equal 100%):
100 %
Fixed Income
Security Type
Preferred Allocation
Actively Managed Mutual Funds
100 %
Index Funds
0 %
Individual Bonds**
0 %
Total (must equal 100%):
100 %
State Marginal Tax Rate
0.00
Federal Marginal Tax Rate
0.00
Only Buy Tax Exempt Funds
464
464
464
464
**The Rebalancing Wizard will not recommend international equities or individual bonds. If you want to buy individual international equities or individual bonds, you may manually do so.
Reset
Save Changes to Preferences
462

FIG. 4D

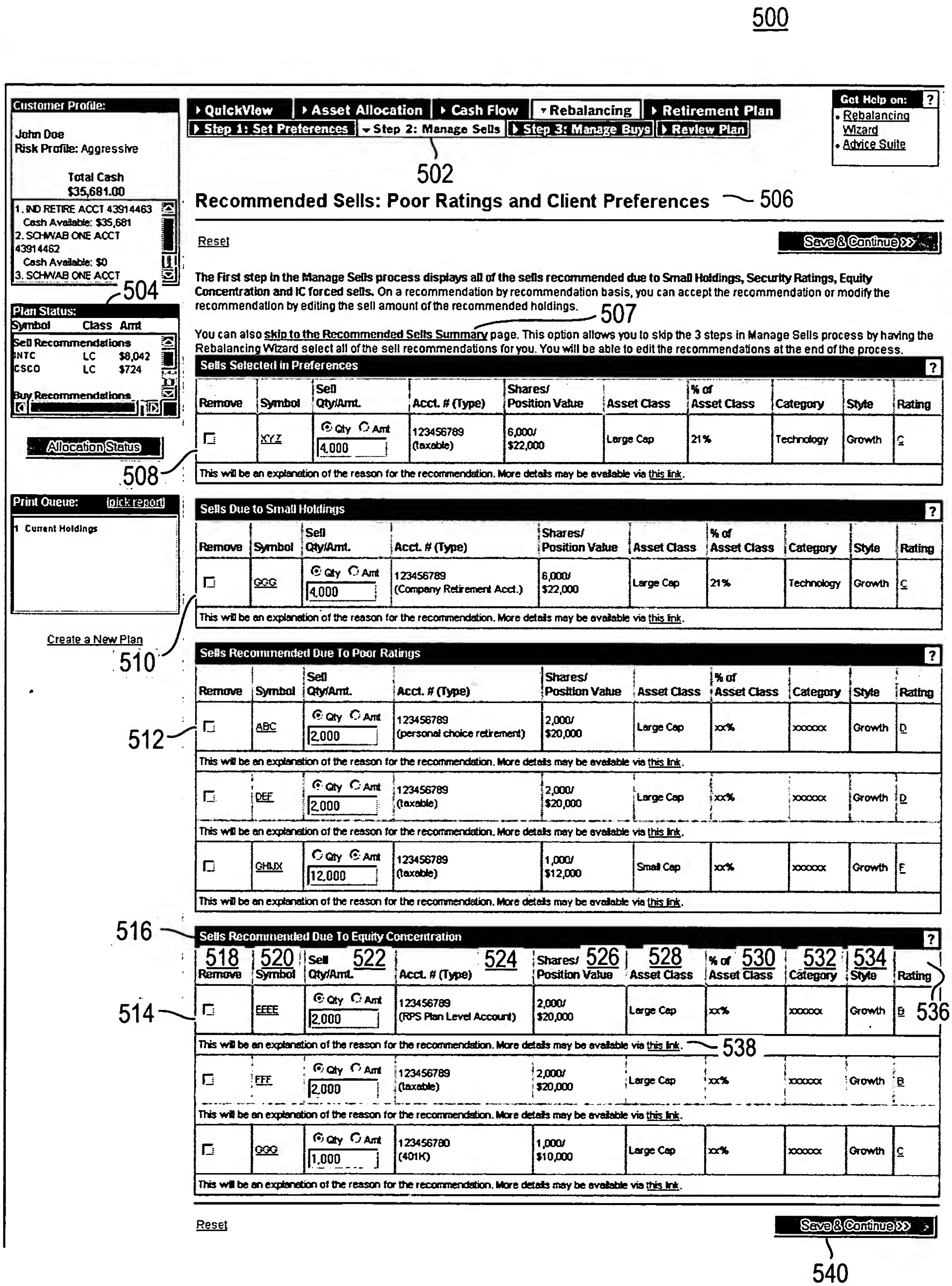

500
Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT
504
Plan Status:
Symbol Class Amt
Sell Recommendations
INTC LC $8,042
CSCO LC $724
Buy Recommendations
Allocation Status
508
Print Queue: [pick report]
1 Current Holdings
Create a New Plan
510
512
516
514
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
502
Get Help on:
Rebalancing Wizard
Advice Suite
Recommended Sells: Poor Ratings and Client Preferences
506
Reset
Save & Continue >>
The First step in the Manage Sells process displays all of the sells recommended due to Small Holdings, Security Ratings, Equity Concentration and IC forced sells. On a recommendation by recommendation basis, you can accept the recommendation or modify the recommendation by editing the sell amount of the recommended holdings.
507
You can also skip to the Recommended Sells Summary page. This option allows you to skip the 3 steps in Manage Sells process by having the Rebalancing Wizard select all of the sell recommendations for you. You will be able to edit the recommendations at the end of the process.
Sells Selected in Preferences
Remove Symbol Sell Qty/Amt. Acct. # (Type) Shares/ Position Value Asset Class % of Asset Class Category Style Rating
XYZ Qty Amt 4,000 123456789 (taxable) 6,000/ $22,000 Large Cap 21% Technology Growth C
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Sells Due to Small Holdings
GGG Qty Amt 4,000 123456789 (Company Retirement Acct.) 6,000/ $22,000 Large Cap 21% Technology Growth C
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Sells Recommended Due To Poor Ratings
ABC Qty Amt 2,000 123456789 (personal choice retirement) 2,000/ $20,000 Large Cap xx% xxxxxx Growth D
DEF Qty Amt 2,000 123456789 (taxable) 2,000/ $20,000 Large Cap xx% xxxxxx Growth D
GHIJX Qty Amt 12,000 123456789 (taxable) 1,000/ $12,000 Small Cap xx% xxxxxx Growth F
Sells Recommended Due To Equity Concentration
518 520 522 524 526 528 530 532 534
536
EEEE Qty Amt 2,000 123456789 (RPS Plan Level Account) 2,000/ $20,000 Large Cap xx% xxxxxx Growth B
538
FFF Qty Amt 2,000 123456789 (taxable) 2,000/ $20,000 Large Cap xx% xxxxxx Growth B
GGG Qty Amt 1,000 123456780 (401K) 1,000/ $10,000 Large Cap xx% xxxxxx Growth C
540

FIG. 5

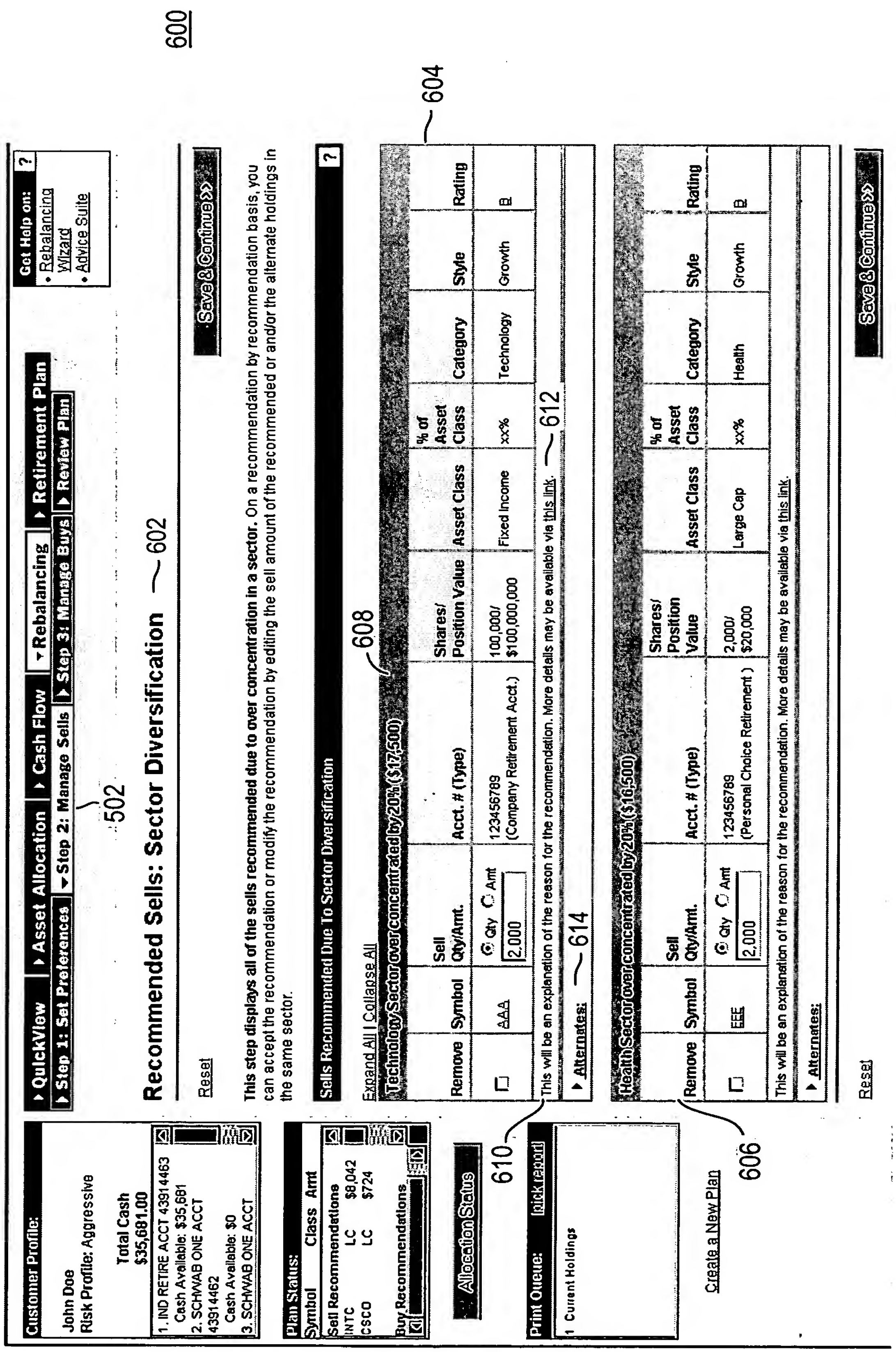

600
Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT
43914462
Cash Available: $0
3. SCHWAB ONE ACCT
Plan Status:
Symbol Class Amt
Sell Recommendations
INTC LC $8,042
CSCO LC $724
Buy Recommendations
Allocation Status
Print Queue: [click report]
1 Current Holdings
Create a New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
502
Recommended Sells: Sector Diversification
602
Reset
Save & Continue >>
This step displays all of the sells recommended due to over concentration in a sector. On a recommendation by recommendation basis, you can accept the recommendation or modify the recommendation by editing the sell amount of the recommended or and/or the alternate holdings in the same sector.
Sells Recommended Due To Sector Diversification
Expand All | Collapse All
608
604
Technology Sector over concentrated by 20% ($17,500)
Remove
Symbol
Sell Qty/Amt.
Acct. # (Type)
Shares/ Position Value
Asset Class
% of Asset Class
Category
Style
Rating
AAA
Qty Amt
2,000
123456789 (Company Retirement Acct.)
100,000/ $100,000,000
Fixed Income
xx%
Technology
Growth
B
This will be an explanation of the reason for the recommendation. More details may be available via this link.
612
610
Alternates:
614
Health Sector over concentrated by 20% ($16,500)
EEE
123456789 (Personal Choice Retirement)
2,000/ $20,000
Large Cap
Health
606

FIG. 6

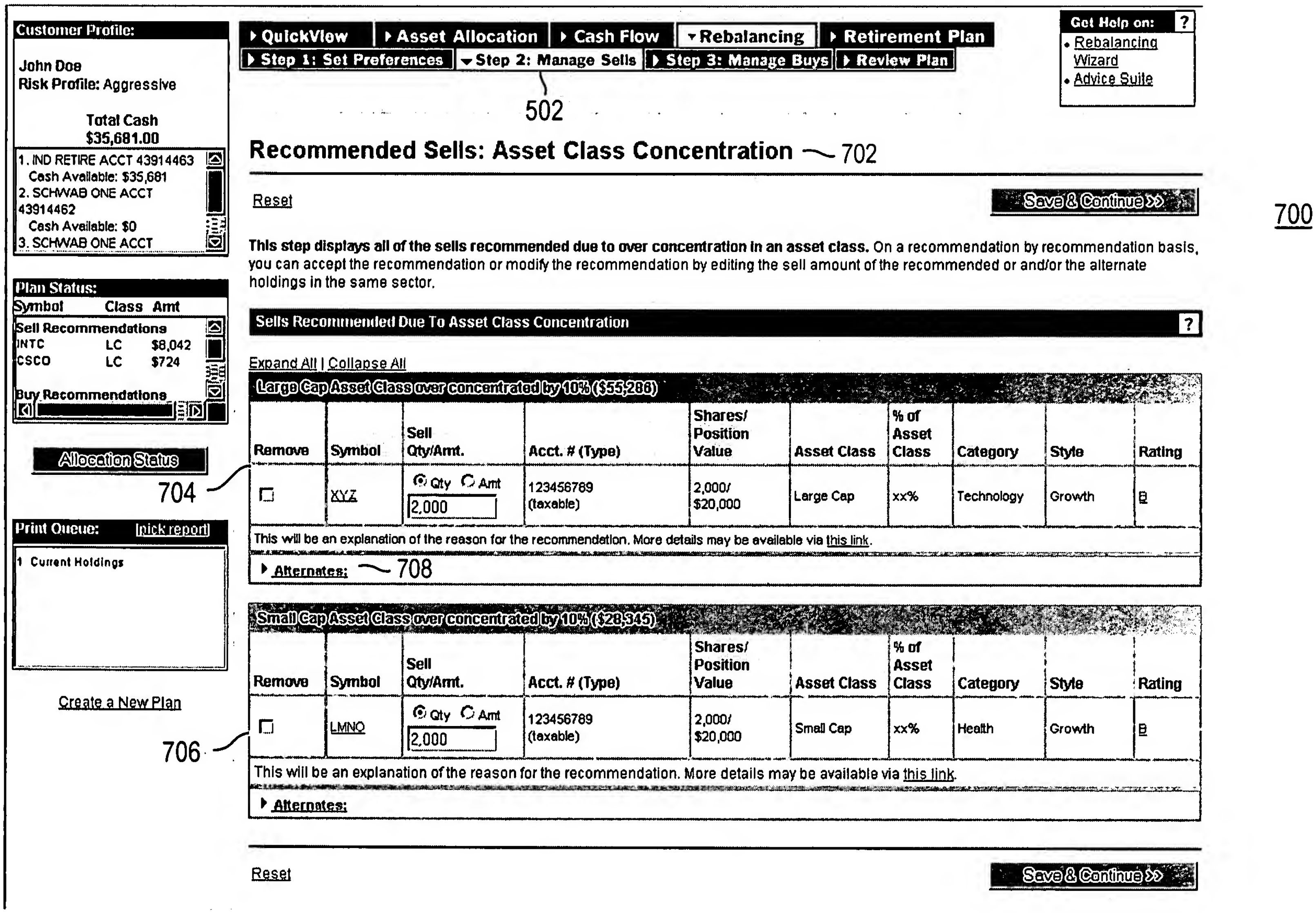
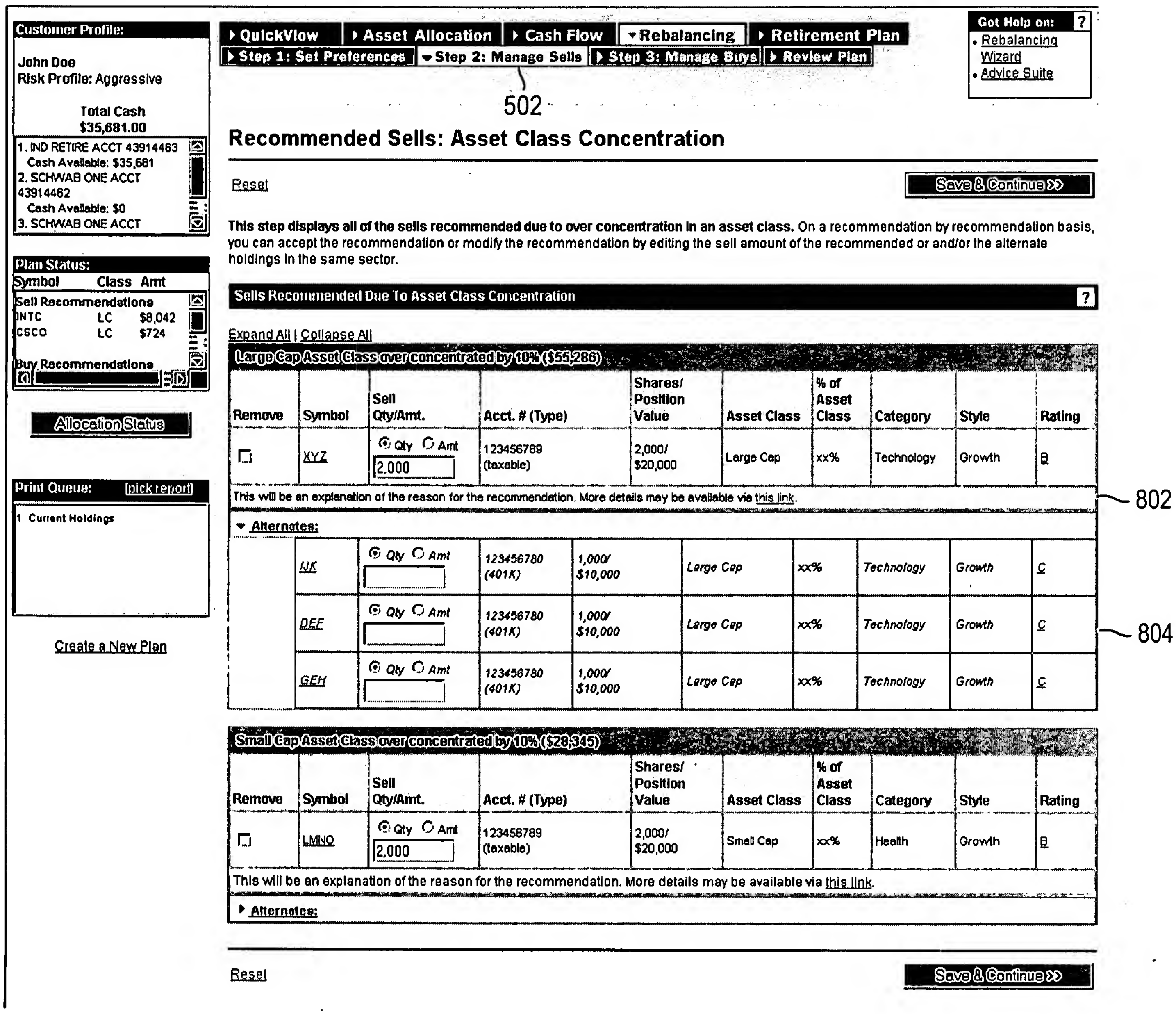

Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT
Plan Status:
Symbol Class Amt
Sell Recommendations
INTC LC $8,042
CSCO LC $724
Buy Recommendations
Allocation Status
704
Print Queue:
[nick report]
1 Current Holdings
Create a New Plan
706
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
502
Get Help on:
Rebalancing Wizard
Advice Suite
Recommended Sells: Asset Class Concentration
702
700
Reset
Save & Continue >>
This step displays all of the sells recommended due to over concentration in an asset class. On a recommendation by recommendation basis, you can accept the recommendation or modify the recommendation by editing the sell amount of the recommended or and/or the alternate holdings in the same sector.
Sells Recommended Due To Asset Class Concentration
Expand All | Collapse All
Large Cap Asset Class over concentrated by 10% ($55,286)
Remove
Symbol
Sell Qty/Amt.
Acct. # (Type)
Shares/ Position Value
Asset Class
% of Asset Class
Category
Style
Rating
XYZ
Qty
Amt
2,000
123456789 (taxable)
2,000/ $20,000
Large Cap
xx%
Technology
Growth
B
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
708
Small Cap Asset Class over concentrated by 10% ($28,345)
Remove
Symbol
Sell Qty/Amt.
Acct. # (Type)
Shares/ Position Value
Asset Class
% of Asset Class
Category
Style
Rating
LMNO
Qty
Amt
2,000
123456789 (taxable)
2,000/ $20,000
Small Cap
xx%
Health
Growth
B
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Reset
Save & Continue >>

FIG. 7


Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT 43914462
Cash Available: $0
3. SCHWAB ONE ACCT
Plan Status:
Symbol Class Amt
Sell Recommendations
INTC LC $8,042
CSCO LC $724
Buy Recommendations
Allocation Status
Print Queue: [pick report]
1 Current Holdings
Create a New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
502
Got Help on:
Rebalancing Wizard
Advice Suite
Recommended Sells: Asset Class Concentration
Reset
Save & Continue >>
This step displays all of the sells recommended due to over concentration in an asset class. On a recommendation by recommendation basis, you can accept the recommendation or modify the recommendation by editing the sell amount of the recommended or and/or the alternate holdings in the same sector.
Sells Recommended Due To Asset Class Concentration
Expand All | Collapse All
Large Cap Asset Class over concentrated by 10% ($55,286)
Remove
Symbol
Sell Qty/Amt.
Acct. # (Type)
Shares/ Position Value
Asset Class
% of Asset Class
Category
Style
Rating
XYZ
Qty
Amt
2,000
123456789 (taxable)
2,000/ $20,000
Large Cap
xx%
Technology
Growth
B
This will be an explanation of the reason for the recommendation. More details may be available via this link.
802
Alternates:
IJK
DEF
GEH
123456780 (401K)
1,000/ $10,000
C
804
Small Cap Asset Class over concentrated by 10% ($28,345)
LMNO
Small Cap
Health
Reset
Save & Continue >>

800

FIG. 8

900

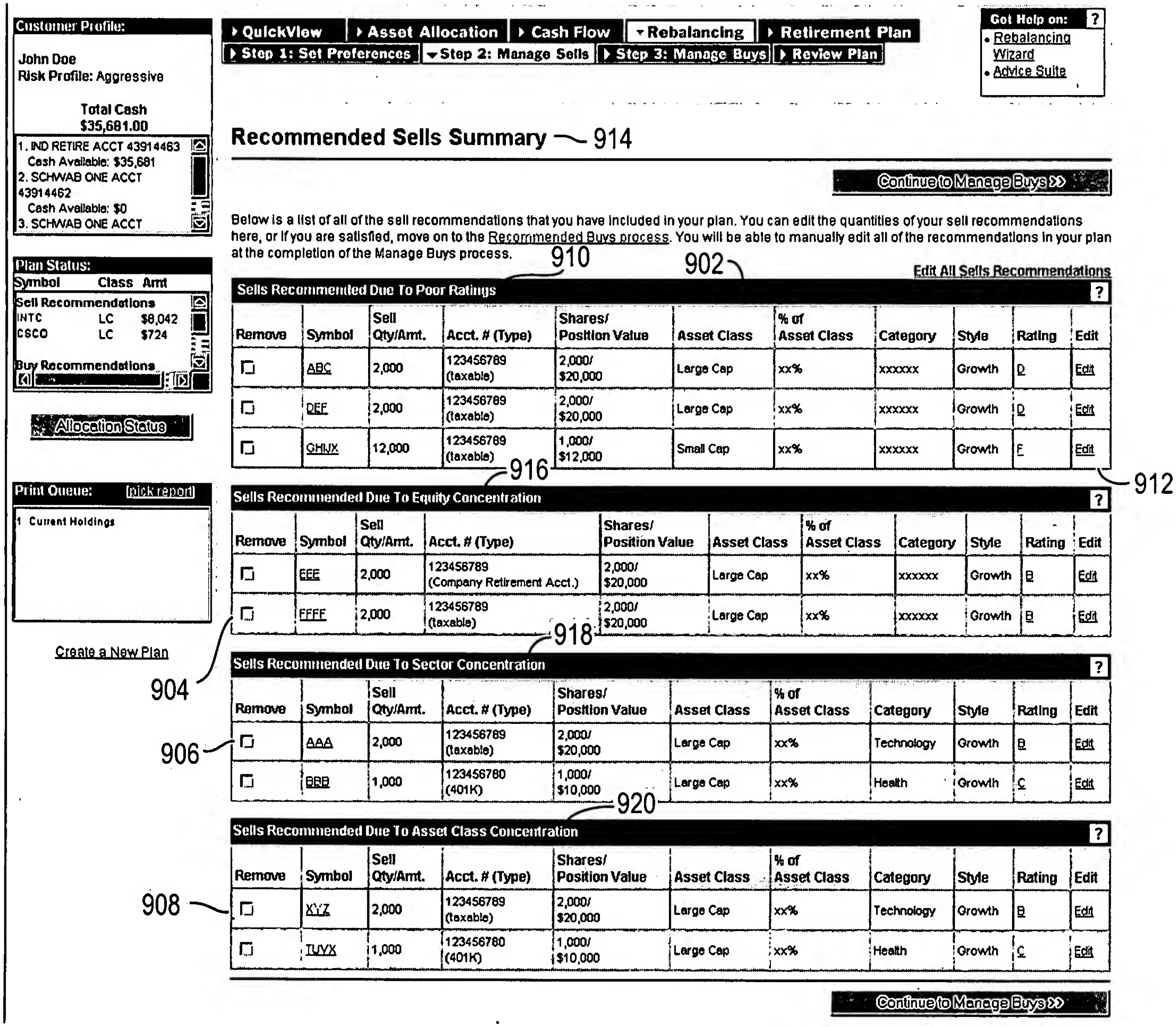

Customer Profile:
John Doe
Risk Profile: Aggressive
Total Cash
$35,681.00
1. IND RETIRE ACCT 43914463
Cash Available: $35,681
2. SCHWAB ONE ACCT
43914462
Cash Available: $0
3. SCHWAB ONE ACCT
Plan Status:
Symbol Class Amt
Sell Recommendations
INTC LC $8,042
CSCO LC $724
Buy Recommendations
Allocation Status
Print Queue:
[pick report]
1 Current Holdings
Create a New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Got Help on:
Rebalancing Wizard
Advice Suite
Recommended Sells Summary
914
Continue to Manage Buys>>
Below is a list of all of the sell recommendations that you have included in your plan. You can edit the quantities of your sell recommendations here, or if you are satisfied, move on to the Recommended Buys process. You will be able to manually edit all of the recommendations in your plan at the completion of the Manage Buys process.
910
902
Edit All Sells Recommendations
Sells Recommended Due To Poor Ratings
Remove | Symbol | Sell Qty/Amt. | Acct. # (Type) | Shares/ Position Value | Asset Class | % of Asset Class | Category | Style | Rating | Edit
ABC | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | D | Edit
DEF | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | D | Edit
GHIJX | 12,000 | 123456789 (taxable) | 1,000/ $12,000 | Small Cap | xx% | xxxxxx | Growth | F | Edit
916
912
Sells Recommended Due To Equity Concentration
Remove | Symbol | Sell Qty/Amt. | Acct. # (Type) | Shares/ Position Value | Asset Class | % of Asset Class | Category | Style | Rating | Edit
EEE | 2,000 | 123456789 (Company Retirement Acct.) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | B | Edit
FFFF | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | xxxxxx | Growth | B | Edit
918
904
Sells Recommended Due To Sector Concentration
Remove | Symbol | Sell Qty/Amt. | Acct. # (Type) | Shares/ Position Value | Asset Class | % of Asset Class | Category | Style | Rating | Edit
906
AAA | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | Technology | Growth | B | Edit
BBB | 1,000 | 123456780 (401K) | 1,000/ $10,000 | Large Cap | xx% | Health | Growth | C | Edit
920
Sells Recommended Due To Asset Class Concentration
Remove | Symbol | Sell Qty/Amt. | Acct. # (Type) | Shares/ Position Value | Asset Class | % of Asset Class | Category | Style | Rating | Edit
908
XYZ | 2,000 | 123456789 (taxable) | 2,000/ $20,000 | Large Cap | xx% | Technology | Growth | B | Edit
TUVX | 1,000 | 123456780 (401K) | 1,000/ $10,000 | Large Cap | xx% | Health | Growth | C | Edit
Continue to Manage Buys>>

FIG. 9

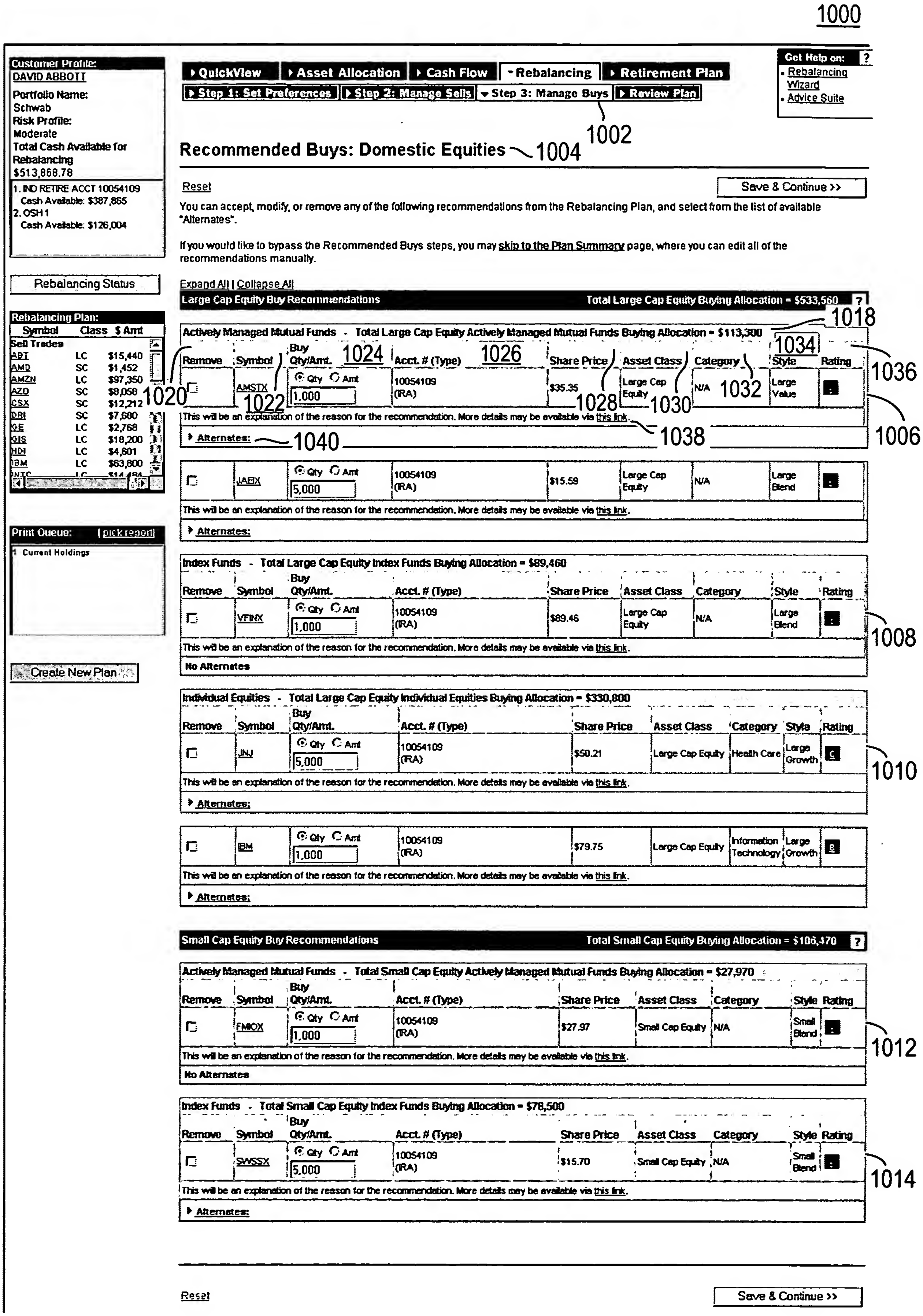

1000
Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$513,868.78
1. IND RETIRE ACCT 10054109
Cash Available: $387,865
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
CSX SC $12,212
DRI SC $7,680
GE LC $2,768
GIS LC $18,200
HDI LC $4,601
IBM LC $63,800
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
1002
Recommended Buys: Domestic Equities
1004
Reset
Save & Continue >>
You can accept, modify, or remove any of the following recommendations from the Rebalancing Plan, and select from the list of available "Alternates".
If you would like to bypass the Recommended Buys steps, you may skip to the Plan Summary page, where you can edit all of the recommendations manually.
Expand All | Collapse All
Large Cap Equity Buy Recommendations
Total Large Cap Equity Buying Allocation = $533,560
Actively Managed Mutual Funds - Total Large Cap Equity Actively Managed Mutual Funds Buying Allocation = $113,300
1018
Remove
Symbol
Buy Qty/Amt.
Acct. # (Type)
Share Price
Asset Class
Category
Style
Rating
1024
1026
1034
1036
AMSTX
Qty
Amt
1,000
10054109 (RA)
$35.35
Large Cap Equity
N/A
Large Value
1020
1022
1028
1030
1032
This will be an explanation of the reason for the recommendation. More details may be available via this link.
1038
Alternates:
1040
1006
JAEIX
5,000
10054109 (RA)
$15.59
Large Cap Equity
N/A
Large Blend
Index Funds - Total Large Cap Equity Index Funds Buying Allocation = $89,460
VFINX
1,000
10054109 (RA)
$89.46
Large Cap Equity
N/A
Large Blend
1008
No Alternates
Individual Equities - Total Large Cap Equity Individual Equities Buying Allocation = $330,800
JNJ
5,000
10054109 (RA)
$50.21
Large Cap Equity
Health Care
Large Growth
1010
IBM
1,000
10054109 (RA)
$79.75
Large Cap Equity
Information Technology
Large Growth
Small Cap Equity Buy Recommendations
Total Small Cap Equity Buying Allocation = $106,470
Actively Managed Mutual Funds - Total Small Cap Equity Actively Managed Mutual Funds Buying Allocation = $27,970
FMIOX
1,000
10054109 (RA)
$27.97
Small Cap Equity
N/A
Small Blend
1012
No Alternates
Index Funds - Total Small Cap Equity Index Funds Buying Allocation = $78,500
SWSSX
5,000
10054109 (RA)
$15.70
Small Cap Equity
N/A
Small Blend
1014
Alternates:
Reset
Save & Continue >>

FIG. 10A

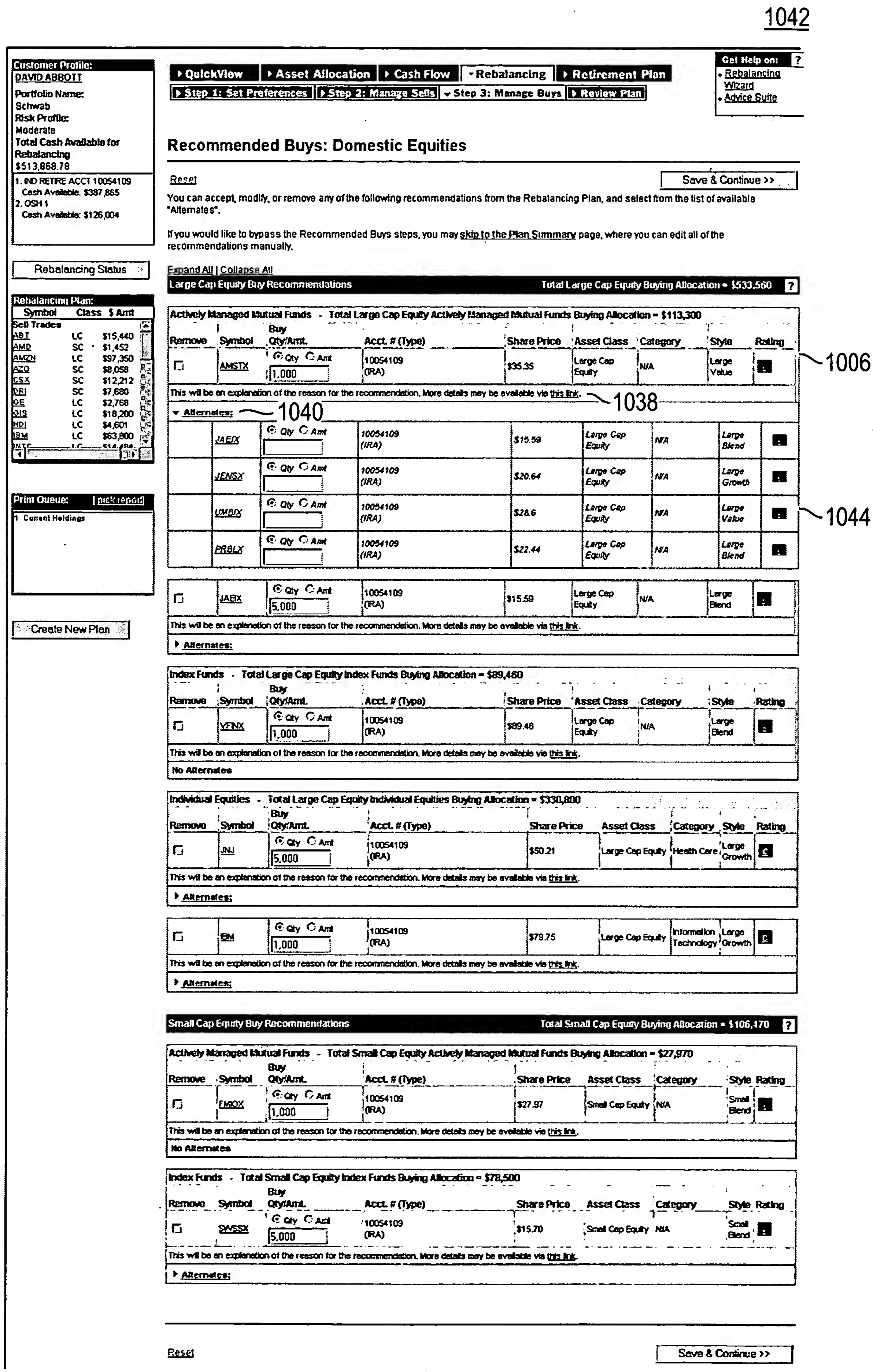
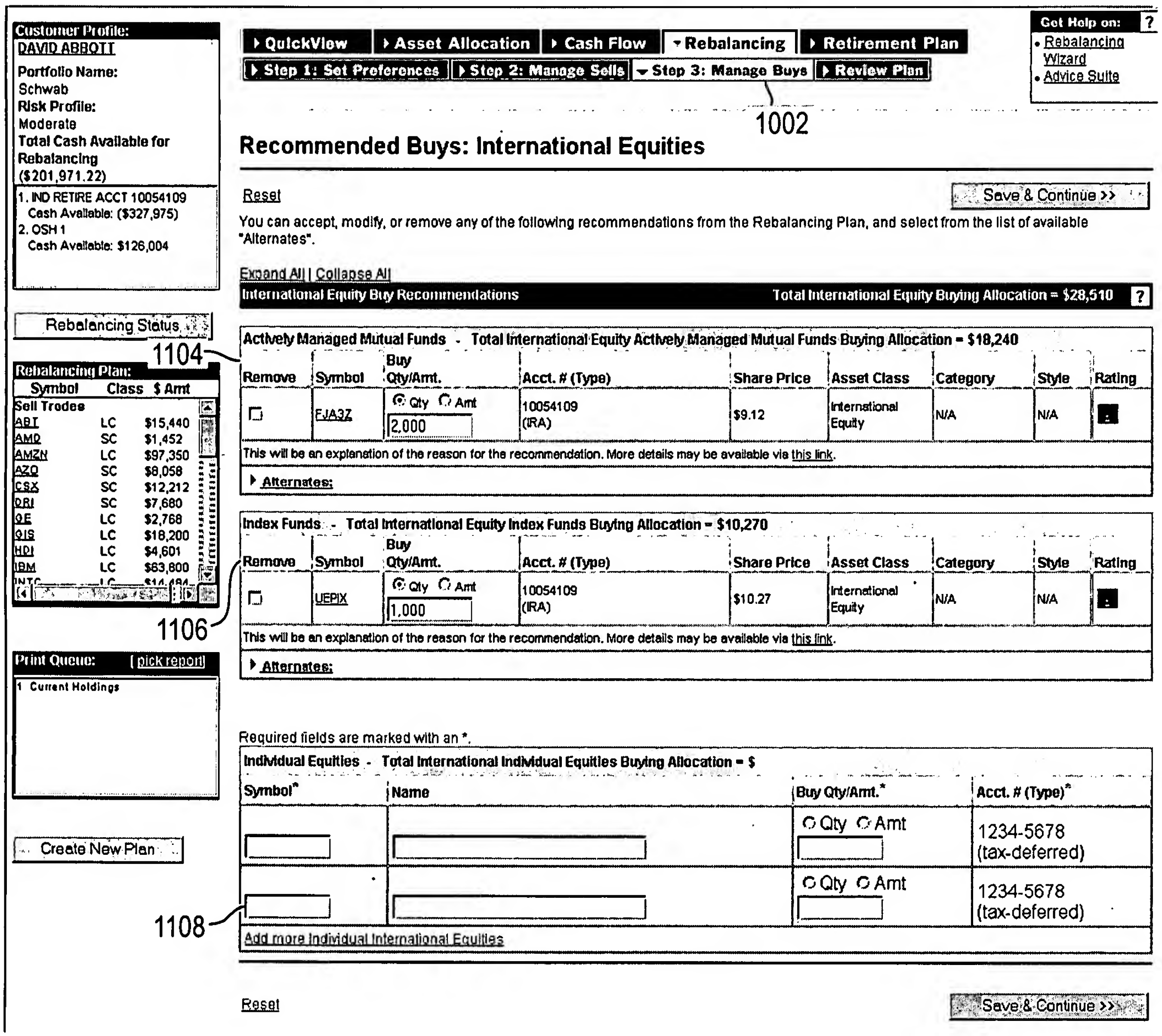

1042
Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$513,868.78
1. IND RETIRE ACCT 10054109
Cash Available: $387,865
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
CSX SC $12,212
DRI SC $7,680
GE LC $2,768
GIS LC $18,200
HDI LC $4,601
IBM LC $63,800
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Recommended Buys: Domestic Equities
Reset
Save & Continue >>
You can accept, modify, or remove any of the following recommendations from the Rebalancing Plan, and select from the list of available "Alternates".
If you would like to bypass the Recommended Buys steps, you may skip to the Plan Summary page, where you can edit all of the recommendations manually.
Expand All | Collapse All
Large Cap Equity Buy Recommendations
Total Large Cap Equity Buying Allocation = $533,560
Actively Managed Mutual Funds - Total Large Cap Equity Actively Managed Mutual Funds Buying Allocation = $113,300
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
AMSTX Qty Amt 1,000 10054109 (IRA) $35.35 Large Cap Equity N/A Large Value
1006
This will be an explanation of the reason for the recommendation. More details may be available via this link.
1038
Alternates:
1040
JAEIX Qty Amt 10054109 (IRA) $15.59 Large Cap Equity N/A Large Blend
JENSX Qty Amt 10054109 (IRA) $20.64 Large Cap Equity N/A Large Growth
UMBIX Qty Amt 10054109 (IRA) $28.6 Large Cap Equity N/A Large Value
1044
PRBLX Qty Amt 10054109 (IRA) $22.44 Large Cap Equity N/A Large Blend
JABX Qty Amt 5,000 10054109 (IRA) $15.59 Large Cap Equity N/A Large Blend
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Index Funds - Total Large Cap Equity Index Funds Buying Allocation = $89,460
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
VFINX Qty Amt 1,000 10054109 (IRA) $89.46 Large Cap Equity N/A Large Blend
This will be an explanation of the reason for the recommendation. More details may be available via this link.
No Alternates
Individual Equities - Total Large Cap Equity Individual Equities Buying Allocation = $330,800
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
JNJ Qty Amt 5,000 10054109 (IRA) $50.21 Large Cap Equity Health Care Large Growth
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
IBM Qty Amt 1,000 10054109 (IRA) $79.75 Large Cap Equity Information Technology Large Growth
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Small Cap Equity Buy Recommendations
Total Small Cap Equity Buying Allocation = $106,470
Actively Managed Mutual Funds - Total Small Cap Equity Actively Managed Mutual Funds Buying Allocation = $27,970
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
FMIOX Qty Amt 1,000 10054109 (IRA) $27.97 Small Cap Equity N/A Small Blend
This will be an explanation of the reason for the recommendation. More details may be available via this link.
No Alternates
Index Funds - Total Small Cap Equity Index Funds Buying Allocation = $78,500
Remove Symbol Buy Qty/Amt. Acct. # (Type) Share Price Asset Class Category Style Rating
SWSSX Qty Amt 5,000 10054109 (IRA) $15.70 Small Cap Equity N/A Small Blend
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Reset
Save & Continue >>

FIG. 10B


Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
($201,971.22)
1. IND RETIRE ACCT 10054109
Cash Available: ($327,975)
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
CSX SC $12,212
DRI SC $7,680
OE LC $2,768
OIS LC $18,200
HDI LC $4,601
IBM LC $63,800
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
1002
Recommended Buys: International Equities
Reset
Save & Continue >>
You can accept, modify, or remove any of the following recommendations from the Rebalancing Plan, and select from the list of available "Alternates".
Expand All | Collapse All
International Equity Buy Recommendations
Total International Equity Buying Allocation = $28,510
Actively Managed Mutual Funds - Total International Equity Actively Managed Mutual Funds Buying Allocation = $18,240
Remove | Symbol | Buy Qty/Amt. | Acct. # (Type) | Share Price | Asset Class | Category | Style | Rating
FJA3Z | Qty Amt 2,000 | 10054109 (IRA) | $9.12 | International Equity | N/A | N/A
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Index Funds - Total International Equity Index Funds Buying Allocation = $10,270
Remove | Symbol | Buy Qty/Amt. | Acct. # (Type) | Share Price | Asset Class | Category | Style | Rating
UEPIX | Qty Amt 1,000 | 10054109 (IRA) | $10.27 | International Equity | N/A | N/A
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Required fields are marked with an *.
Individual Equities - Total International Individual Equities Buying Allocation = $
Symbol* | Name | Buy Qty/Amt.* | Acct. # (Type)*
Qty Amt | 1234-5678 (tax-deferred)
Qty Amt | 1234-5678 (tax-deferred)
Add more Individual International Equities
Reset
Save & Continue >>
1104
1106
1108

1100

FIG. 11

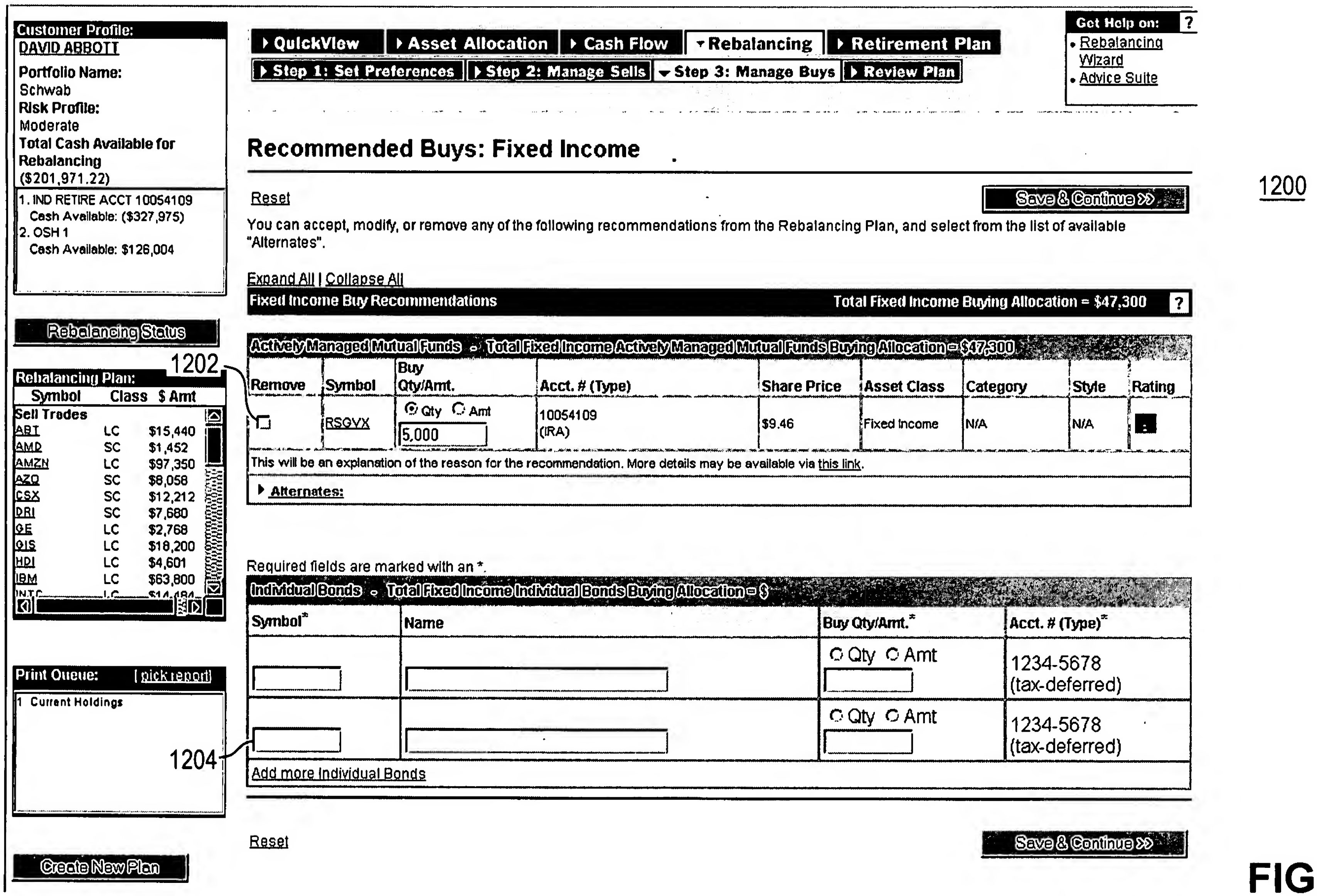

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
($201,971.22)
1. IND RETIRE ACCT 10054109
Cash Available: ($327,975)
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
CSX SC $12,212
DRI SC $7,680
GE LC $2,768
GIS LC $18,200
HDI LC $4,601
IBM LC $63,800
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Recommended Buys: Fixed Income
Reset
Save & Continue >>
You can accept, modify, or remove any of the following recommendations from the Rebalancing Plan, and select from the list of available "Alternates".
Expand All | Collapse All
Fixed Income Buy Recommendations
Total Fixed Income Buying Allocation = $47,300
Actively Managed Mutual Funds - Total Fixed Income Actively Managed Mutual Funds Buying Allocation = $47,300
Remove
Symbol
Buy Qty/Amt.
Acct. # (Type)
Share Price
Asset Class
Category
Style
Rating
RSGVX
Qty Amt
5,000
10054109 (IRA)
$9.46
Fixed Income
N/A
N/A
This will be an explanation of the reason for the recommendation. More details may be available via this link.
Alternates:
Required fields are marked with an *.
Individual Bonds - Total Fixed Income Individual Bonds Buying Allocation = $
Symbol*
Name
Buy Qty/Amt.*
Acct. # (Type)*
Qty Amt
1234-5678 (tax-deferred)
Qty Amt
1234-5678 (tax-deferred)
Add more Individual Bonds
Reset
Save & Continue >>
1200
1202
1204

FIG. 12

1300

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14

1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004

Rebalancing Status

Rebalancing Plan:

Symbol	Class	$ Amt
Sell Trades		
ABT	LC	$15,440
AMD	SC	$1,452
AMZN	LC	$97,350
AZO	SC	$8,058
BA	LC	$31,910
CSX	SC	$12,212
DRI	SC	$7,680
GE	LC	$2,768
GE	LC	$22,144
GIS	LC	$18,200

Print Queue: [pick report]
1 Current Holdings

Create New Plan

Get Help on: ?
- Rebalancing Wizard
- Advice Suite

QuickView | Asset Allocation | Cash Flow | Rebalancing | Retirement Plan

Step 1: Set Preferences | Step 2: Manage Sells | Step 3: Manage Buys | Review Plan

1302

Plan Summary

Below is a list of the recommendations currently included in your Rebalancing Plan. You may edit any of the recommendations or make additional buy and sell recommendations. When you have completed the plan, you may add the plan to the Print Queue and create a Client Assessment Sheet (CAS).

1308

Sell Recommendations — Edit Sell Recommendations

Symbol	Sell Qty/Amt.	Acct. # (Type)	Shares/ Position Value	Asset Class	% of Asset Class	Category	Style	Rating
DRI	0.0000/ $0.00	10054109 (IRA)	400.0000 $7,680.00	Small Cap Equity	19.0%	Consumer Discretionary	Blend	C
JNJ	0.0000/ $0.00	10054109 (IRA)	400.0000 $20,084.00	Large Cap Equity	4.3%	Health Care	Growth	C
KEY	0.0000/ $0.00	10054109 (IRA)	482.0000 $12,797.10	Large Cap Equity	2.7%	Financials	Value	C
AMD	200.0000/ $1,452.00	10054109 (IRA)	200.0000 $1,452.00	Small Cap Equity	3.6%	Information Technology	Value	E
AMZN	2,500.0000/ $97,350.00	10054109 (IRA)	2,500.0000 $97,350.00	Large Cap Equity	20.6%	Consumer Discretionary	Blend	C
BA	1,000.0000/ $31,910.00	10054109 (IRA)	1,000.0000 $31,910.00	Large Cap Equity	6.8%	Industrials	Growth	C
CSX	400.0000/ $12,212.00	10054109 (IRA)	400.0000 $12,212.00	Small Cap Equity	30.2%	Industrials	Value	D
JNJ	400.0000/ $20,084.00	10054109 (IRA)	400.0000 $20,084.00	Large Cap Equity	4.3%	Health Care	Growth	C
NKE	200.0000/ $9,940.00	10054109 (IRA)	200.0000 $9,940.00	Large Cap Equity	2.1%	Consumer Discretionary	Blend	C
NSC	600.0000/ $11,106.00	10054109 (IRA)	600.0000 $11,106.00	Small Cap Equity	27.4%	Industrials	Value	D
KANSAS CITY SOUTHERN XXX1 FOR 2 REVERSE SPLIT EFF 07/12/00	300.0000/ $28,031.25	10054109 (IRA)	300.0000 $28,031.25	Other	40.1%	Utilities	N/A	NC
ABT	0.0000/ $0.00	10054109 (IRA)	400.0000 $15,440.00	Large Cap Equity	3.3%	Health Care	Growth	C
HDI	100.0000/ $4,601.00	OSH 1 (Brokerage)	100.0000 $4,601.00	Large Cap Equity	1.0%	Consumer Discretionary	Blend	C
SPLS	100.0000/ $1,910.00	OSH 1 (Brokerage)	100.0000 $1,910.00	Large Cap Equity	0.4%	Consumer Discretionary	Growth	A

1304

Sell Additional Securities — 1312

1310

Buy Recommendations — Edit Buy Recommendations

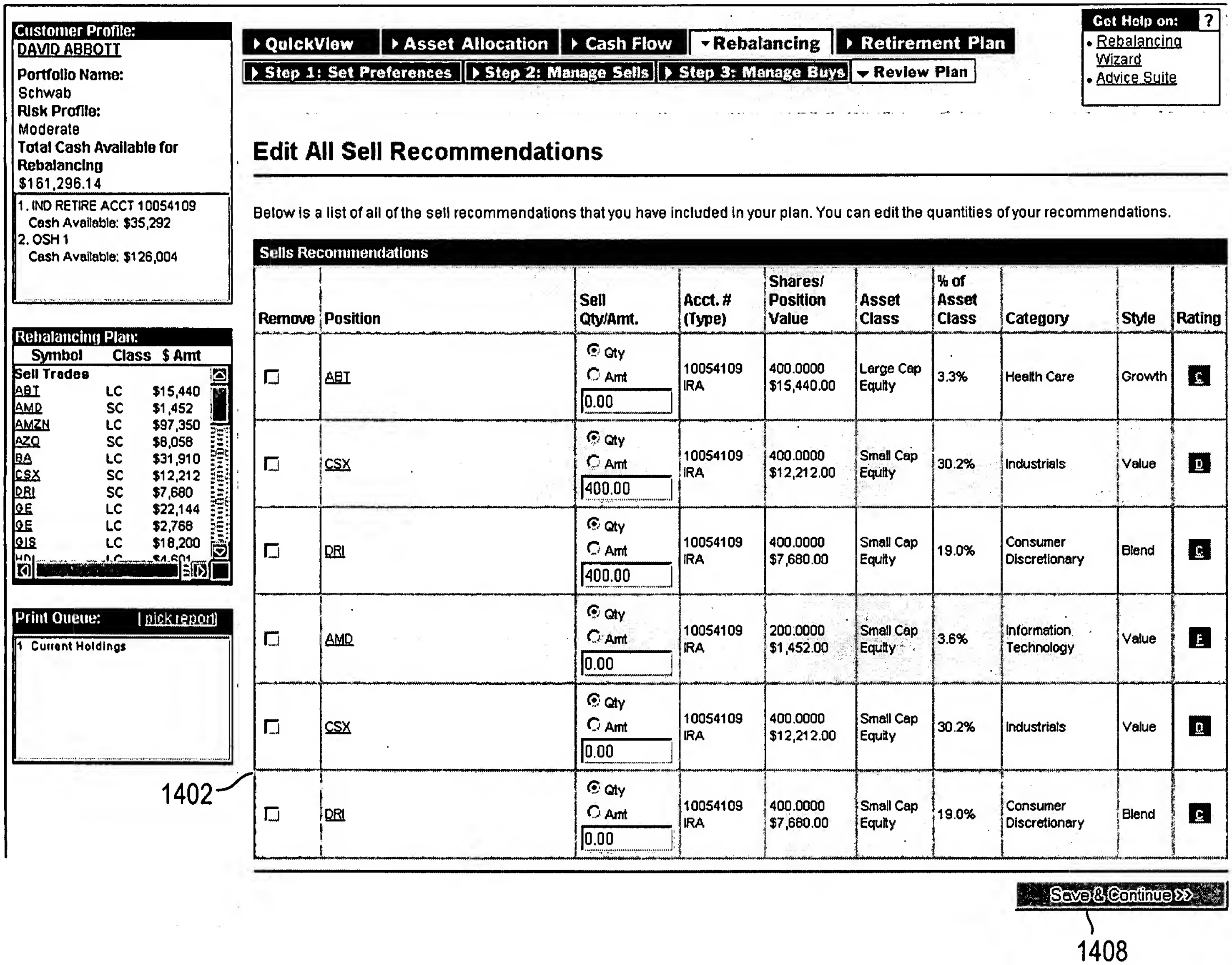
Symbol	Buy Qty/Amt.	Acct. # (Type)	Share Price	Asset Class	Category	Style	Rating
AMSTX	1,000.0000/ $35,350.00	10054109 (IRA)	$35.35	Large Cap Equity	Large Value	Value	N/A
FJA3Z	2,000.0000/ $18,240.00	10054109 (IRA)	$9.12	International Equity	N/A	N/A	N/A
FMIOX	1,000.0000/ $27,970.00	10054109 (IRA)	$27.97	Small Cap Equity	Small Growth	Blend	N/A
IBM	1,000.0000/ $79,750.00	10054109 (IRA)	$79.75	Large Cap Equity	Information Technology	Growth	B
JABIX	5,000.0000/ $77,950.00	10054109 (IRA)	$15.59	Large Cap Equity	Large Blend	Blend	N/A
RSGVX	5,000.0000/ $47,300.00	10054109 (IRA)	$9.46	Fixed Income	N/A	N/A	N/A
SWSSX	5,000.0000/ $78,500.00	10054109 (IRA)	$15.70	Small Cap Equity	Small Blend	Blend	N/A
UEPIX	1,000.0000/ $10,270.00	10054109 (IRA)	$10.27	International Equity	N/A	N/A	N/A
VFINX	1,000.0000/ $89,460.00	10054109 (IRA)	$89.46	Large Cap Equity	Large Blend	Blend	N/A

1306

Buy Additional Securities — 1314

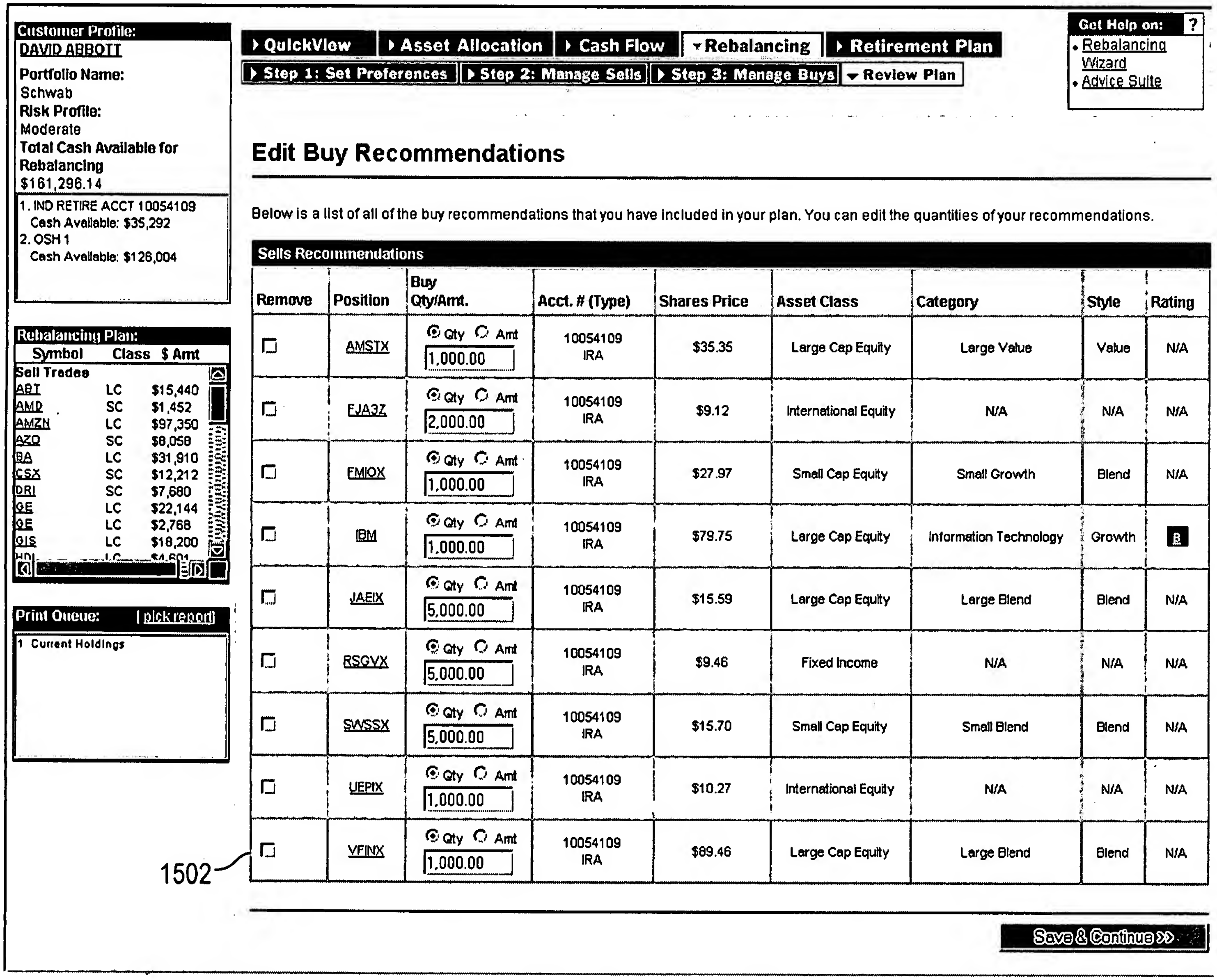
Add to Print Que | Create CAS

FIG. 13


Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14
1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
BA LC $31,910
CSX SC $12,212
DRI SC $7,680
GE LC $22,144
GE LC $2,768
GIS LC $18,200
Print Queue: [pick report]
1 Current Holdings
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Edit All Sell Recommendations
Below is a list of all of the sell recommendations that you have included in your plan. You can edit the quantities of your recommendations.
Sells Recommendations
Remove
Position
Sell Qty/Amt.
Acct. # (Type)
Shares/ Position Value
Asset Class
% of Asset Class
Category
Style
Rating
ABT Qty Amt 0.00 10054109 IRA 400.0000 $15,440.00 Large Cap Equity 3.3% Health Care Growth C
CSX Qty Amt 400.00 10054109 IRA 400.0000 $12,212.00 Small Cap Equity 30.2% Industrials Value D
DRI Qty Amt 400.00 10054109 IRA 400.0000 $7,680.00 Small Cap Equity 19.0% Consumer Discretionary Blend C
AMD Qty Amt 0.00 10054109 IRA 200.0000 $1,452.00 Small Cap Equity 3.6% Information Technology Value F
CSX Qty Amt 0.00 10054109 IRA 400.0000 $12,212.00 Small Cap Equity 30.2% Industrials Value D
DRI Qty Amt 0.00 10054109 IRA 400.0000 $7,680.00 Small Cap Equity 19.0% Consumer Discretionary Blend C
Save & Continue >>
1402
1408

1400

FIG. 14


Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14
1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
BA LC $31,910
CSX SC $12,212
DRI SC $7,680
GE LC $22,144
GE LC $2,768
GIS LC $18,200
Print Queue: [pick report]
1 Current Holdings
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on: ?
Rebalancing Wizard
Advice Suite
Edit Buy Recommendations
Below is a list of all of the buy recommendations that you have included in your plan. You can edit the quantities of your recommendations.
Sells Recommendations
Remove
Position
Buy Qty/Amt.
Acct. # (Type)
Shares Price
Asset Class
Category
Style
Rating
AMSTX Qty Amt 1,000.00 10054109 IRA $35.35 Large Cap Equity Large Value Value N/A
FJA3Z Qty Amt 2,000.00 10054109 IRA $9.12 International Equity N/A N/A N/A
FMIOX Qty Amt 1,000.00 10054109 IRA $27.97 Small Cap Equity Small Growth Blend N/A
IBM Qty Amt 1,000.00 10054109 IRA $79.75 Large Cap Equity Information Technology Growth B
JAEIX Qty Amt 5,000.00 10054109 IRA $15.59 Large Cap Equity Large Blend Blend N/A
RSGVX Qty Amt 5,000.00 10054109 IRA $9.46 Fixed Income N/A N/A N/A
SWSSX Qty Amt 5,000.00 10054109 IRA $15.70 Small Cap Equity Small Blend Blend N/A
UEPIX Qty Amt 1,000.00 10054109 IRA $10.27 International Equity N/A N/A N/A
VFINX Qty Amt 1,000.00 10054109 IRA $89.46 Large Cap Equity Large Blend Blend N/A
1502
Save & Continue >>

1500

FIG. 15

1600

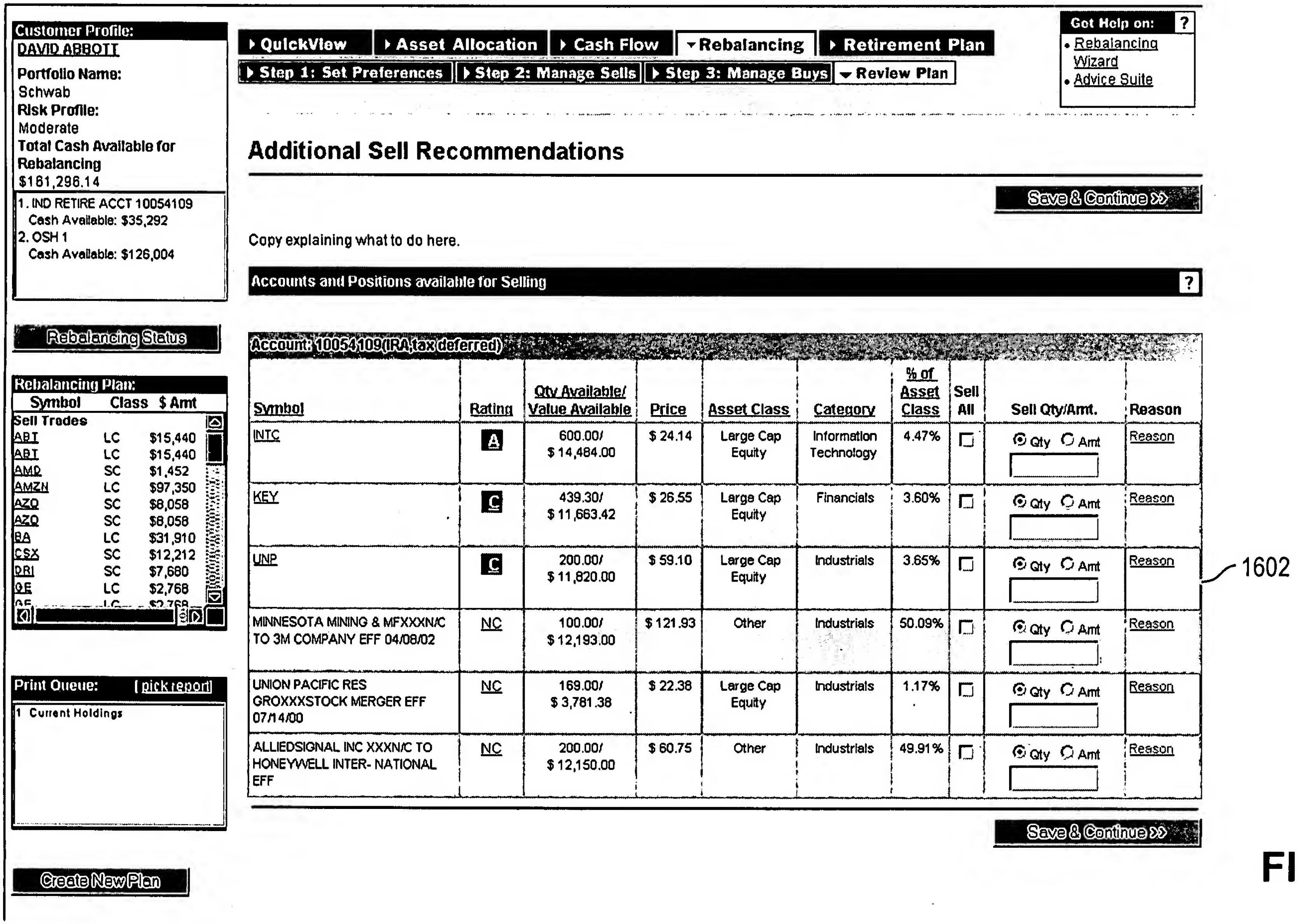

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14
1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
AZO SC $8,058
BA LC $31,910
CSX SC $12,212
DRI SC $7,680
GE LC $2,768
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Got Help on:
Rebalancing Wizard
Advice Suite
Additional Sell Recommendations
Save & Continue >>
Copy explaining what to do here.
Accounts and Positions available for Selling
Account: 10054109(IRA,tax deferred)
Symbol
Rating
Qty Available/ Value Available
Price
Asset Class
Category
% of Asset Class
Sell All
Sell Qty/Amt.
Reason
INTC
A
600.00/ $ 14,484.00
$ 24.14
Large Cap Equity
Information Technology
4.47%
Qty Amt
Reason
KEY
C
439.30/ $ 11,663.42
$ 26.55
Large Cap Equity
Financials
3.60%
Qty Amt
Reason
UNP
C
200.00/ $ 11,820.00
$ 59.10
Large Cap Equity
Industrials
3.65%
Qty Amt
Reason
MINNESOTA MINING & MFXXXN/C TO 3M COMPANY EFF 04/08/02
NC
100.00/ $ 12,193.00
$ 121.93
Other
Industrials
50.09%
Qty Amt
Reason
UNION PACIFIC RES GROXXXSTOCK MERGER EFF 07/14/00
NC
169.00/ $ 3,781.38
$ 22.38
Large Cap Equity
Industrials
1.17%
Qty Amt
Reason
ALLIEDSIGNAL INC XXXN/C TO HONEYWELL INTER- NATIONAL EFF
NC
200.00/ $ 12,150.00
$ 60.75
Other
Industrials
49.91%
Qty Amt
Reason
Save & Continue >>
1602

FIG. 16

1700

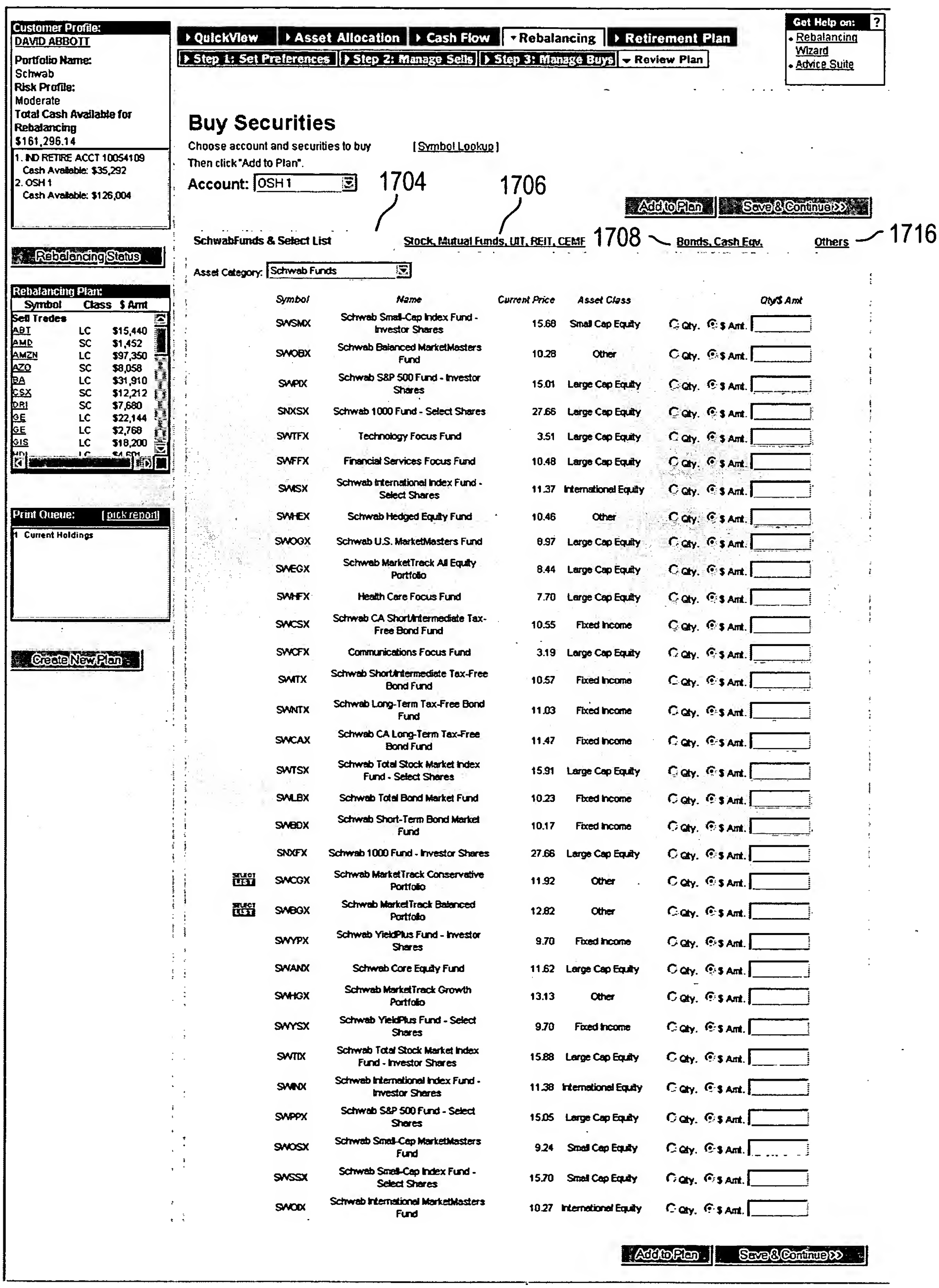

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14
1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol Class $ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO SC $8,058
BA LC $31,910
CSX SC $12,212
DRI SC $7,680
GE LC $22,144
GE LC $2,768
GIS LC $18,200
Print Queue: [pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
Buy Securities
Choose account and securities to buy
Then click "Add to Plan".
[Symbol Lookup]
Account: OSH 1
1704
1706
Add to Plan
Save & Continue >>
SchwabFunds & Select List
Stock, Mutual Funds, UIT, REIT, CEMF
1708
Bonds, Cash Eqv.
Others
1716
Asset Category: Schwab Funds
Symbol Name Current Price Asset Class Qty/$ Amt
SWSMX Schwab Small-Cap Index Fund - Investor Shares 15.68 Small Cap Equity Qty. $ Amt.
SWOBX Schwab Balanced MarketMasters Fund 10.28 Other Qty. $ Amt.
SWPIX Schwab S&P 500 Fund - Investor Shares 15.01 Large Cap Equity Qty. $ Amt.
SNXSX Schwab 1000 Fund - Select Shares 27.66 Large Cap Equity Qty. $ Amt.
SWTFX Technology Focus Fund 3.51 Large Cap Equity Qty. $ Amt.
SWFFX Financial Services Focus Fund 10.48 Large Cap Equity Qty. $ Amt.
SWISX Schwab International Index Fund - Select Shares 11.37 International Equity Qty. $ Amt.
SWHEX Schwab Hedged Equity Fund 10.46 Other Qty. $ Amt.
SWOGX Schwab U.S. MarketMasters Fund 8.97 Large Cap Equity Qty. $ Amt.
SWEGX Schwab MarketTrack All Equity Portfolio 8.44 Large Cap Equity Qty. $ Amt.
SWHFX Health Care Focus Fund 7.70 Large Cap Equity Qty. $ Amt.
SWCSX Schwab CA Short/Intermediate Tax-Free Bond Fund 10.55 Fixed Income Qty. $ Amt.
SWCFX Communications Focus Fund 3.19 Large Cap Equity Qty. $ Amt.
SWITX Schwab Short/Intermediate Tax-Free Bond Fund 10.57 Fixed Income Qty. $ Amt.
SWNTX Schwab Long-Term Tax-Free Bond Fund 11.03 Fixed Income Qty. $ Amt.
SWCAX Schwab CA Long-Term Tax-Free Bond Fund 11.47 Fixed Income Qty. $ Amt.
SWTSX Schwab Total Stock Market Index Fund - Select Shares 15.91 Large Cap Equity Qty. $ Amt.
SWLBX Schwab Total Bond Market Fund 10.23 Fixed Income Qty. $ Amt.
SWBDX Schwab Short-Term Bond Market Fund 10.17 Fixed Income Qty. $ Amt.
SNXFX Schwab 1000 Fund - Investor Shares 27.66 Large Cap Equity Qty. $ Amt.
SELECT LIST SWCGX Schwab MarketTrack Conservative Portfolio 11.92 Other Qty. $ Amt.
SELECT LIST SWBGX Schwab MarketTrack Balanced Portfolio 12.82 Other Qty. $ Amt.
SWYPX Schwab YieldPlus Fund - Investor Shares 9.70 Fixed Income Qty. $ Amt.
SWANX Schwab Core Equity Fund 11.62 Large Cap Equity Qty. $ Amt.
SWHGX Schwab MarketTrack Growth Portfolio 13.13 Other Qty. $ Amt.
SWYSX Schwab YieldPlus Fund - Select Shares 9.70 Fixed Income Qty. $ Amt.
SWTIX Schwab Total Stock Market Index Fund - Investor Shares 15.88 Large Cap Equity Qty. $ Amt.
SWINX Schwab International Index Fund - Investor Shares 11.38 International Equity Qty. $ Amt.
SWPPX Schwab S&P 500 Fund - Select Shares 15.05 Large Cap Equity Qty. $ Amt.
SWOSX Schwab Small-Cap MarketMasters Fund 9.24 Small Cap Equity Qty. $ Amt.
SWSSX Schwab Small-Cap Index Fund - Select Shares 15.70 Small Cap Equity Qty. $ Amt.
SWOIX Schwab International MarketMasters Fund 10.27 International Equity Qty. $ Amt.
Add to Plan
Save & Continue >>

FIG. 17A

1710

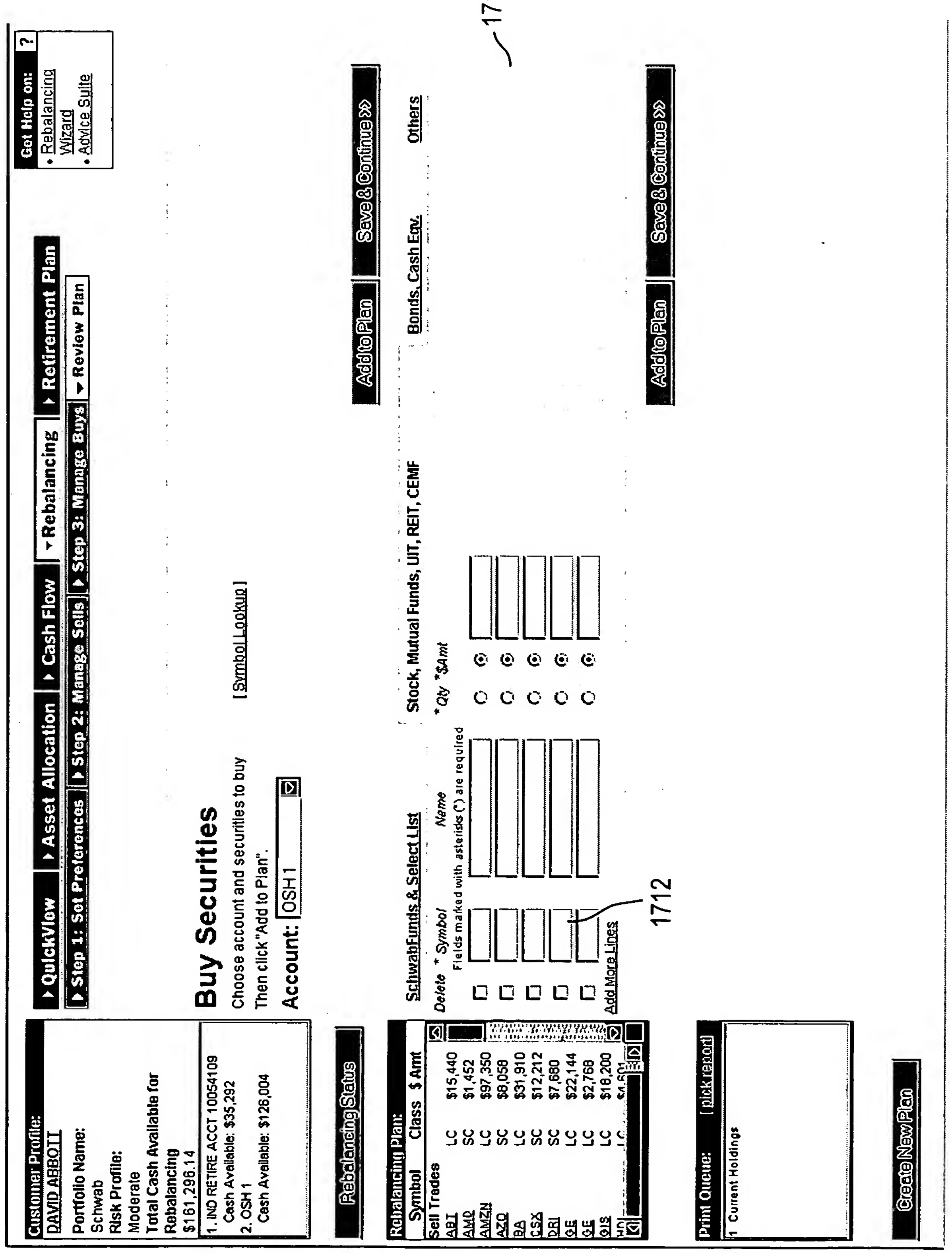
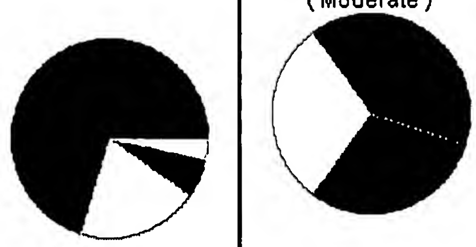

Customer Profile:
DAVID ABBOTT
Portfolio Name:
Schwab
Risk Profile:
Moderate
Total Cash Available for Rebalancing
$161,296.14
1. IND RETIRE ACCT 10054109
Cash Available: $35,292
2. OSH 1
Cash Available: $126,004
Rebalancing Status
Rebalancing Plan:
Symbol
Class
$ Amt
Sell Trades
ABT LC $15,440
AMD SC $1,452
AMZN LC $97,350
AZO LC $8,058
BA LC $31,910
CSX SC $12,212
DRI SC $7,680
GE LC $22,144
GE LC $2,768
GIS LC $18,200
Print Queue:
[pick report]
1 Current Holdings
Create New Plan
QuickView
Asset Allocation
Cash Flow
Rebalancing
Retirement Plan
Step 1: Set Preferences
Step 2: Manage Sells
Step 3: Manage Buys
Review Plan
Get Help on:
Rebalancing Wizard
Advice Suite
?
Buy Securities
Choose account and securities to buy
Then click "Add to Plan".
[Symbol Lookup]
Account:
OSH1
SchwabFunds & Select List
Stock, Mutual Funds, UIT, REIT, CEMF
Bonds, Cash Equ.
Others
Delete
* Symbol
Name
* Qty
* $Amt
Fields marked with asterisks (*) are required
Add More Lines
Add to Plan
Save & Continue >>
1712
1714

FIG. 17B

Rebalancing Status

Modified vs. Target Allocation

Modified Allocation	Target Allocation (Moderate)



1806

Modified Rebalancing Guidelines

Asset Class	Modified	Target	Difference
■ Large Cap Equity	$512,264.79	$24,226,227.20	(512,229.79)
□ Small Cap Equity	$117,576.00	$10,382,668.80	(117,561.00)
□ International Equity	$28,510.00	$10,382,668.80	(28,495.00)
■ Fixed Income	$47,300.00	$20,765,337.60	(47,270.00)
■ Cash or Equivalent	($37,815.86)	$3,460,889.60	37,820.86
□ Other	$24,343.00	$0.00	(24,343.00)

Modified Sector Diversification or Equity Concentration

	Consumer Discretionary	Consumer Staples	Energy	Financials	Health Care	Industrials	Information Technology	Materials	Telecom Services	Utilities
■ Your Portfolio	22.7%	8.4%	2.8%	10.6%	5.8%	13.8%	31.8%	1.7%	1.2%	1.2%
□ Market (Wilshire 5000)	0.0%	23.0%	5.7%	21.6%	18.0%	9.9%	15.9%	2.8%	0.0%	3.1%

Close

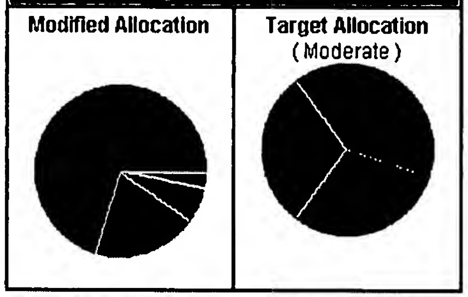
1804

1800

FIG. 18A

Rebalancing Status

Modified vs. Target Allocation

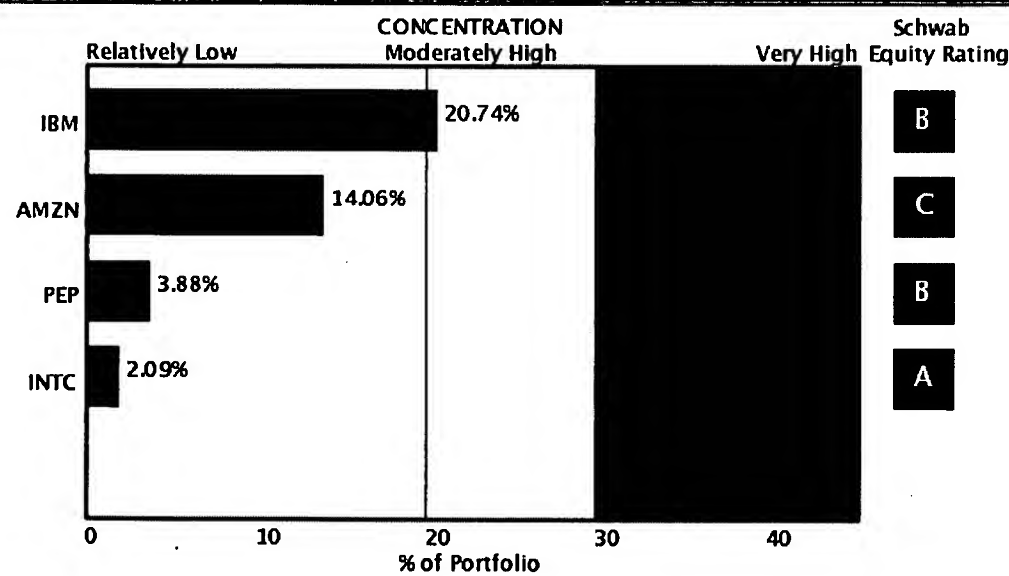


Modified Rebalancing Guidelines

Asset Class	Modified	Target	Difference
Large Cap Equity	$512,264.79	$24,226,227.20	(512,229.79)
Small Cap Equity	$117,576.00	$10,382,668.80	(117,561.00)
International Equity	$28,510.00	$10,382,668.80	(28,495.00)
Fixed Income	$47,300.00	$20,765,337.60	(47,270.00)
Cash or Equivalent	($37,815.86)	$3,460,889.60	37,820.86
Other	$24,343.00	$0.00	(24,343.00)

1802

Modified Sector Diversification or Equity Concentration



1808

Close

FIG. 18B

1900

Your Personal Rebalancing Plan

Here is a summary of the rebalancing plan that we discussed based on your input. If you elect to place any trade orders, your Schwab representative can help you. For the most recent research report on the securities listed below, please visit Schwab.com or contact your Schwab Investment Consultant.

1901

Schwab Brokerage Account #1234-5678, Taxable

Sell

✓	Symbol	Position Name	$ Amount	Quantity	Rating*	Reason for Recommendation
☐	XYZ	XYZ Corporation	$17,640	1,000	F	Sell all of your XYZ because it has a low rating (D).
☐	ABCD	XXXXX XXXXX Growth Fund	$4,500	140		Sell all of your ABCDbecause it is underperforming compared to its peers.
☐	DFGHX	U.S. Treasury Note 4.5% 02/14	$50,000	2250	AA	Sell $50,000 of your DFGHX because you are over allocated in fixed income and it i your lowest rated fixed income holding.

1904

Buy

✓	Symbol	Position Name	$ Amount	Quantity	Rating*	Reason for Recommendation
☐	AAA	AAA Corporation	$18,410	1,000	A	Buy 1,000 shares of AAA because you are under allocated in the Energy sector and it is an A rated Energy stock.
☐	AAAAXXXXX	AAAA Growth Fund	$10,500	140		Buy 140 shares of AAAAXXXXX because Blah, blah, blah...

1902

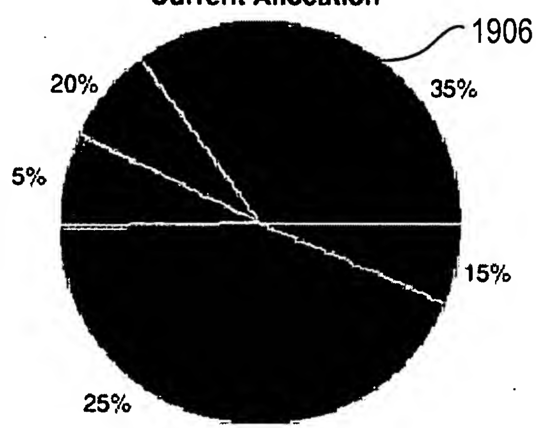
* Stock Ratings are provided by Schwab Equity Ratings. Bond credit ratings are based on the rating given by Standard & Poor's. For additional details on these ratings, see Terms & Definitions.

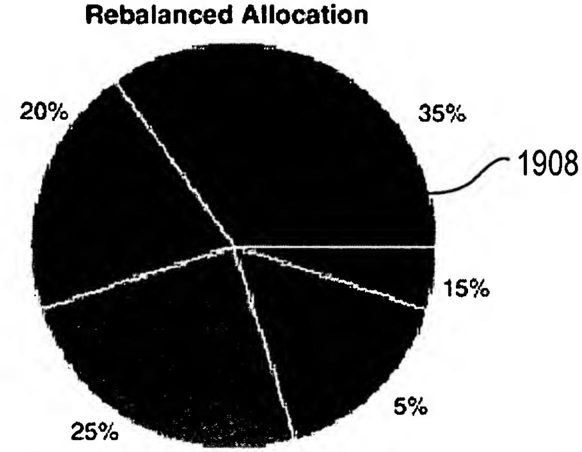
The purpose of this report is not to document any recommendation that may have occurred. "Buy" and "Sell" simply reflect the actions you suggested or would need to take to rebalance your portfolio. This report covers positions held in the Schwab accounts you selected for his analysis as of Month XX, Year. If any account is held at another institution, Schwab is relying on you alone for complete and timely information about that account and your holdings there. There may be information or data relevant to that account about which Schwab is not aware. You acknowledge that Schwab is not responsible for actions taken in those accounts. This analysis does not take into account the tax implications or transaction costs associated with "buying" or "selling" securities. Please consult your tax advisor as appropriate. *Timing of analysis:* This analysis is based in part on the market capitalization of the companies you hold securities in. The market capitalization of companies can vary significantly with the elapse of time. If you choose to not implement your Rebalancing Plan at the time of the consultation, please check with your Investment Consultant before acting at a later date. Your personal financial circumstances, market conditions and other factors change rapidly and can affect whether or not any recommendations given remain suitable for you. The Rebalancing Plan is subject to your account and other applicable agreements with Schwab.

FIG. 19A

Rebalanced Asset Allocation

This page highlights the difference between you current asset allocation and your rebalanced asset allocation if you were to implement the trades discussed today. In the table below, the Adjustment columns show the difference between your current and the rebalanced portfolio allocations.





1910

Rebalancing Guidelines: Portfolio Allocation

Asset Class	Current %	Current $	Client Preferred	Rebalanced %	Rebalanced $	Adjustment %	Adjustment $
Large Cap Equity	25.0%	$200,892	35.0%	35.0%	$307,892	10.1%	($1.034.8)
Small Cap Equity	25.0%	$200,938	20.0%	20.0%	$175,938	-5.3%	$108,388.5
International Equity	5.0%	$40,923	25.0%	25.0%	$219,923	20.1%	$153,325.3
Fixed Income	35.0%	$131,953	15.0%	15.0%	$131,954	-15%	($248,721.5)
Cash	10.0%	$83,985	5.0%	5.0%	$43,985	-5.2%	($11,956.5)
Other	0.0%	$0	0.0%	0.0%	$0	-0.0%	($1.0)
Total		$879,692			$879,692		

FIG. 19B

Your Rebalanced Portfolio

This section includes a summary of the holdings in your new portfolio if you implement this Rebalancing Plan in its entirety.
* Some or all of this holding is not currently in your portfolio, but is included in your rebalancing plan.

1912

Large Cap Holdings - 35%

	Symbol (accounts)	Holding Name	$ Amount	Quantity	Rating*	Sector
	XYZ (1, 3)	XYZ Corporation	$17,640	1,000	A	Technology
*	ABCD (1)	XXXXX XXXXX Growth Fund	$4,500	140		Health
	DFGHX (3)	XXXXX XXXXX	$50,000	2250		Cash
*	BBBB (1)	XXXXX XXXXX	$4,500	140		Health
	CCC (3)	XXXXX XXXXX	$50,000	2250		XXXXX
	DDDD (2)	XXXXX XXXXX	$4,500	140		Health

1914

Small Cap Holdings - 25%

	Symbol (accounts)	Holding Name	$ Amount	Quantity	Rating*	Sector
*	EEE (1)	XYZ Corporation	$17,640	1,000	A	Technology
	FFFFF (2)	XXXXX XXXXX Value Fund	$4,500	140		Health
	GGG (1, 3)	XXXXX XXXXX	$50,000	2250		Cash
	HHHH (2)	XXXXX XXXXX	$4,500	140		Health

1. Roth IRA, 2. Brokerage, 3. SEP IRA

* Stock Ratings are provided by Schwab Equity Ratings. Bond credit ratings are based on the rating given by Standard & Poor's. For additional details on these ratings, see Terms & Definitions.

The rebalanced portfolio summary is an estimate as of the date of this report. Because securities valuations change over time, the actual rebalanced results will vary. ***The purpose of this report is not to document any recommendation that may have occurred. "Buy" and "Sell" simply reflect the actions you suggested or would need to take to rebalance your portfolio.*** This report covers positions held in the Schwab accounts you selected for his analysis as of Month XX, Year. If any account is held at another institution, Schwab is relying on you alone for complete and timely information about that account and your holdings there. There may be information or data relevant to that account about which Schwab is not aware. You acknowledge that Schwab is not responsible for actions taken in those accounts. This analysis does not take into account the tax implications or transaction costs associated with "buying" or "selling" securities. Please consult your tax advisor as appropriate. *Timing of analysis:* This analysis is based in part on the market capitalization of the companies you hold securities in. The market capitalization of companies can vary significantly with the elapse of time. If you choose to not implement your Rebalancing Plan at the time of the consultation, please check with your Investment Consultant before acting at a later date. Your personal financial circumstances, market conditions and other factors change rapidly and can affect whether or not any recommendations given remain suitable for you. The Rebalancing Plan is subject to your account and other applicable agreements with Schwab.

FIG. 19C

Your Rebalanced Portfolio

...Continued

This section includes a summary of the holdings in your new portfolio if you implement this Rebalancing Plan in its entirety.
★ Some or all of this holding is not currently in your portfolio, but is included in your rebalancing plan.

1916

1920

International - 10%

	Symbol (accounts)	Holding Name	$ Amount	Quantity
	XYZ (1, 3)	XYZ Corporation	$17,640	1,000
*	ABCD (1)	XXXXX XXXXX Growth Fund	$4,500	140

1918

Fixed Income - 25%

Symbol (accounts)	Holding Name	$ Amount	Quantity	Rating*
XXXXX (1, 3)	6 MO CD	$20,000	1,000	AA
ABCD (3)	XXXXX XXXXX Money Market	$4,500	140	AA

1924

Cash or Equivalent - 5%

Symbol (accounts)	Holding Name	$ Amount
Cash (1, 3)	Total Cash	$30,000

1922

Other - 15%

Symbol (accounts)	Holding Name	$ Amount	Quantity
XYZ (1)	XYZ Convertible Bond	$30,000	30,000

1. Roth IRA, 2. Brokerage, 3. SEP IRA

* Stock Ratings are provided by Schwab Equity Ratings. Bond credit ratings are based on the rating given by Standard & Poor's. For additional details on these ratings, see Terms & Definitions.

The rebalanced portfolio summary is an estimate as of the date of this report. Because securities valuations change over time, the actual rebalanced results will vary. ***The purpose of this report is not to document any recommendation that may have occurred. "Buy" and "Sell" simply reflect the actions you suggested or would need to take to rebalance your portfolio.*** This report covers positions held in the Schwab accounts you selected for his analysis as of Month XX, Year. If any account is held at another institution, Schwab is relying on you alone for complete and timely information about that account and your holdings there. There may be information or data relevant to that account about which Schwab is not aware. You acknowledge that Schwab is not responsible for actions taken in those accounts. This analysis does not take into account the tax implications or transaction costs associated with "buying" or "selling" securities. Please consult your tax advisor as appropriate. *Timing of analysis:* This analysis is based in part on the market capitalization of the companies you hold securities in. The market capitalization of companies can vary significantly with the elapse of time. If you choose to not implement your Rebalancing Plan at the time of the consultation, please check with your Investment Consultant before acting at a later date. Your personal financial circumstances, market conditions and other factors change rapidly and can affect whether or not any recommendations given remain suitable for you. The Rebalancing Plan is subject to your account and other applicable agreements with Schwab.

FIG. 19D

Client Preferences

We have incorporated your preferences into this Rebalancing Plan to meet your specific investment needs.

1926

Asset Allocation Preferences

Asset Class	Client Preferred	Moderately Aggressive[1]
Large Cap Equity:	35%	40%
Small Cap Equity:	25%	25%
International Equity:	10%	10%
Fixed Income:	20%	10%
Cash or Equivalent:	10%	10%
Other:	0%	0%

1928

Sector Allocation Preferences

Sector	Client Preferred	Wilshire 5000	Sector	Client Preferred	Wilshire 5000
Consumer Discr.:	10%	10%	Industrials:	10%	10%
Consumer Staples:	10%	10%	Technology:	10%	10%
Energy:	10%	10%	Materials:	10%	10%
Financials:	10%	10%	Telecom.:	10%	10%
Health Care:	10%	10%	Utilities:	10%	10%

1930

Account and Position Preferences

Instruction	Account/Securities	Reason
Do Not Trade in These Accounts:	Account #1234-5678	Client request
Do Not Sell These Securities:	Account #1234-5679: $10,000 ABC Account #1234-5679: 300 shares DCTM	Gift from Inlaws Tax implications
Sell These Securities:	Account #1234-5675: Sell 300 shares	Per our discussion, we agreed that you should reduce this concentrated position
	Account #1234-5674: Sell 300 shares EFG	Harvest losses for tax purposes
Do Not Spend:	Account #1234-5678: $20,000 Cash Account #1234-5678: $30,000 6MO CD	Set aside cash for other purposes Illiquid position

Other Rebalancing Preferences

Sell Small Holdings:	Sell all holdings that comprise less than 1% of portfolio.
Maximum Equity Concentration:	Do not allow any equity holding to comprise more than 20% of portfolio.

[1] Schwab Model Asset Allocations (Conservative, Moderately Conservative, Moderate, Moderately Aggressive, Aggressive) were developed by the Schwab Center for Investment Research® and selected here based on your investor risk profile for this portfolio.

FIG. 19E

Rebalanced Sector Diversification

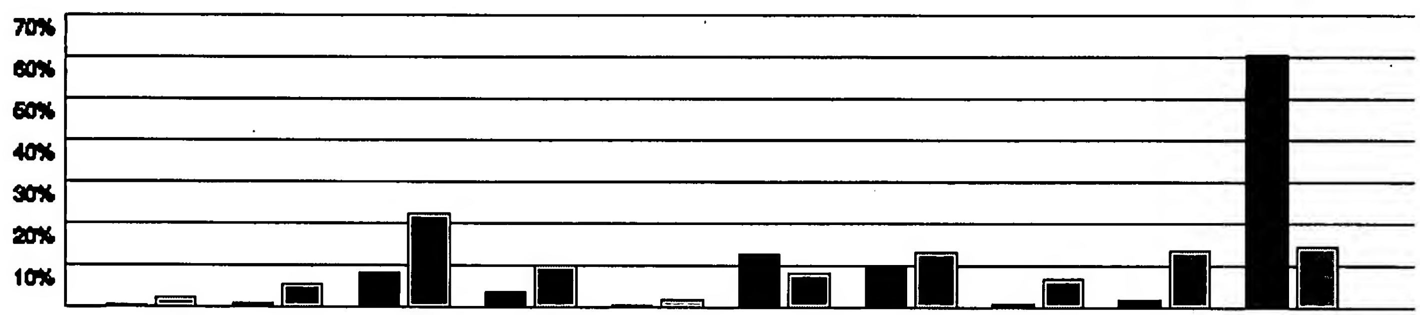
Concentration f Individual Holdings

To fully understand your domestic portfolio's diversification, you should consider how concentrated your holdings are in individual sectors. Economic events will often affect certain sectors more than others. If you spread your investments across many different sectors, you'll be less impacted by a downturn in any individual sector.

The graph below compares your Rebalanced domestic stock portfolio's concentration in ten different sectors of the economy, compares it to the market overall, represented by the Wilshire 5000 Index.* The dark blue bars show your portfolio's concentration in each sector if you were to implement the trades discussed today.

The light blue bars indicate the percentage that each sector makes up of the market as a whole. Schwab recommends that your domestic portfolio's concentration in an individual sector not vary from that of the market by more than 20 percentage points.

1932



1934

Industrial Consumer	Utilities	Energy	Financials	Cyclicals	Durables	Staples	Services	Retail	Health	Technology
■ Your Rebalanced Portfolio	2%	5%	20%	9%	1%	7%	11%	6%	12.9%	12%
▣ Market (Wilshire 5000)	2.8%	5.3%	20.2%	10.4%	1.9%	6.7%	12.8%	7.1%	13.8%	18.6%

FIG. 19F

*The Wilshire 5000 index is a broad-market index of approximately 7,200 U.S. publicly-traded equities frequently used as a proxy for the overall equity market. Indices are unmanaged, do not incur management fees, costs and expenses, and cannot be invested in directly. Data was last updated on (SDLastUpdated). The sector weightings are subject to change.

Rebalanced Equity Concentration

Good portfolio diversification can help reduce some of the risk in your portfolio. If your portfolio remains concentrated in particular stocks or sectors, you may want to take a second look at these holdings to make sure you are comfortable with the risk.

Concentration of Individual Stock Holdings

If you continue to hold one or two stocks in a significant portion of your portfolio, this will likely increase the volatility of your portfolio as a whole. Studies conducted by the Schwab Center for Investment Research* show that the potential advantages from diversification are greatest up to the point where your largest individual stock holding represents no more than 20% of your portfolio.

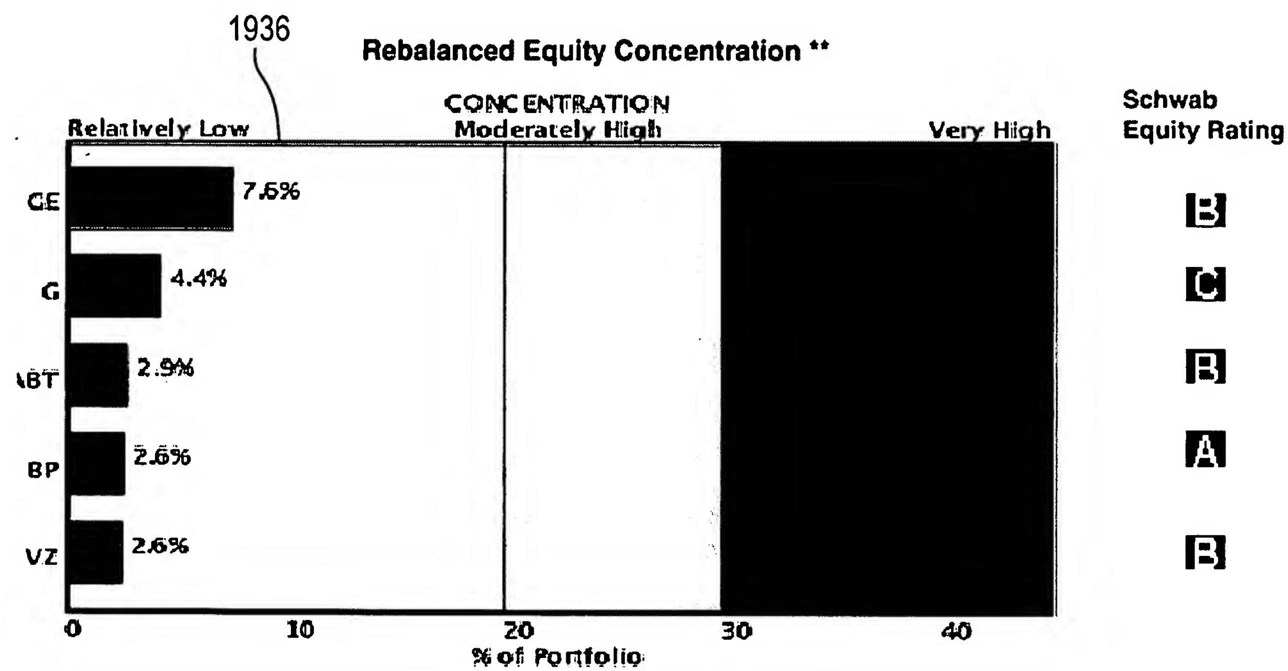


FIG. 19G

Note: Your mutual funds may also hold the individual stocks you own. If so, your effective concentration in these stocks will be even greater.
*The Schwab Center for Investment Research is a division of Charles Schwab & Co., Inc.
** Denotes equity concentration if you were to implement Rebalancing Guidelines today